

## Social Security Column

### 01 - Focus on Retirement Planning — It's Your Future

By Bob Trotter

Social Security Public Affairs Specialist in Milwaukee, WI



When most people begin their career, retirement is the farthest thing from their mind. Instead, they focus on trying to purchase a home, start a family, or perhaps save money for travel. Retirement seems so far away for many younger people that they delay putting aside money. However, it's very important to save for the future — if you want to enjoy it.

An employer-sponsored retirement plan or 401(k) can be a useful way to set aside funds for retirement, especially if your employer offers matching funds on what you invest. If you don't work for an employer that offers this type of plan, there are many other plans designed to help you save for retirement.

From solo 401(k)s to traditional and Roth IRAs, there are programs designed to fit a multitude of budgets. The earlier you start to save, the more funds you'll have ready for retirement.

In addition to traditional programs, the U.S. Department of the Treasury now offers a retirement savings option called *myRA*. There's no minimum to open the account, you can contribute what you can afford, and you can withdraw funds with ease. To learn more about *myRA*, visit [www.myra.gov](http://www.myra.gov).

And, as always, there is Social Security, which is funded by taxes you pay while you work. To get estimates of future benefits and check your earnings record for accuracy, you can create a *my Social Security* account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

Prepare for your future and start saving — and planning — today!

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### 02 - Prepare for your disability interview: tips from Social Security

By Bob Trotter

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When a person becomes disabled, it can be a very stressful time in their life. There are many questions and unknowns when you have to transition out of the workforce due to medical issues. While an employer may offer short or long-term disability, most people faced with a disability will file for benefits with Social Security.

If you're facing life with a disability and don't know where to start, we encourage you to visit our website at [www.socialsecurity.gov/disabilityssi](http://www.socialsecurity.gov/disabilityssi). You can apply for benefits on our website; it's the most convenient way. Additionally, you can contact us at 1-800-772-1213 (TTY 1-800-325-0778) or visit your local office if you wish to apply for disability benefits. When applying for benefits, you should be prepared to answer a number of questions including:

- When your conditions became disabling:
  - Dates you last worked;
  - The names, addresses, phone numbers, and dates of visits to your doctors;
  - The names of medications that you take and medical tests you've had; and
  - Marital information.
- In addition, if you plan on applying for Supplemental Security Income (SSI) disability payments, for people with low income who haven't paid enough in Social Security taxes to be covered, we will ask you questions about:
  - Your current living arrangement, including who lives there and household expenses;
  - All sources of income for you and your spouse, if applicable; and
  - The amount of your resources, including bank account balances, vehicles, and other investments.

You can view our disability starter kit at [www.socialsecurity.gov/disability/disability\\_starter\\_kits.htm](http://www.socialsecurity.gov/disability/disability_starter_kits.htm).

Remember, we are there when you might be faced with one of the hardest obstacles of your life. Social Security helps secure today and tomorrow with critical benefits for people with severe disabilities, not just during retirement. Learn more at [www.socialsecurity.gov](http://www.socialsecurity.gov).

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### 03 - Social Security JOINS THE hispanic heritage MONTH CELEBRATION

By Bob Trotter

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Social Security joins you and your family in celebrating Hispanic Heritage Month, which runs from September 15 to October 15. We know the contributions of Hispanics can be traced to before the origins of the United States with the discovery, exploration, and naming of many places in our nation, such as state names like California, Colorado, and Texas and city names like San Antonio, Santa Barbara, and Boca Raton. Hispanics have influenced every facet of life, from language to our cultural development. Hispanics play a crucial role in American life. The most important things to you are your family and maintaining the feeling of individuality through your language. That's why Social Security provides a website — [www.segurosocial.gov](http://www.segurosocial.gov) — with a variety of publications and services in Spanish that are important to you and your family.

If you need to apply for your first Social Security number or get a replacement Social Security card, we invite you to read our publications *Social Security Numbers for Children* and *Your Social Security Number and Card*.

We offer a toll free number, 1-800-772-1213, which provides automated instructions for Spanish speakers. We also try to have employees available on the phone and in many of our offices who speak Spanish. However, if you need an interpreter, you can go to [www.segurosocial.gov/espanol/interpreter.htm](http://www.segurosocial.gov/espanol/interpreter.htm) to find out more about our free interpreter services.

Just as grandparents help guide their grandchildren through life's journey, we at Social Security are with you throughout yours. The services we provide guide you through your journey from birth, with your first social security card, to your dream of a secure retirement. You don't have to wait to find out what your retirement benefits may be. We provide the *Retirement Estimator*, one of our most popular online calculators, in Spanish. It offers instant, approximate estimates of your future retirement benefits. Try it for yourself at [www.segurosocial.gov/calculador](http://www.segurosocial.gov/calculador). Remember what your father wisely said to you: "It is up to this generation to secure our community's today and tomorrow."

Whether it's through our website, visiting one of our offices, or calling our toll free number, we at Social Security maintain our commitment of providing first-class service to the nation's growing Latino community.

To learn more, visit [www.segurosocial.gov](http://www.segurosocial.gov).

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## Social Security Column

### 04 - Social security covers children battling Cancer

By Bob Trotter

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The effects of cancer on our society are devastating for those directly and indirectly dealing with the disease. Sadly, thousands of people under the age of 20 are diagnosed with cancer every year, and it remains the leading cause of disease-related death for children. We honor the courage of children who are battling the many forms of cancer, as well as the young people who lost their lives to these terrible diseases.

Social Security provides benefits for children who suffer from many disabling diseases, including some forms of cancer. These benefits could help with the additional costs of caring for an ill child. Although children haven't paid Social Security taxes and, thus, cannot be covered for Social Security disability benefits, they may receive disability benefits through the Supplemental Security Income (SSI) program. SSI pays benefits to disabled children who have limited income and resources.

If you wish to apply for benefits for your child, you'll need to complete an application for Supplemental Security Income (SSI) and a Child Disability Report. The report collects information about your child's disabling condition, and about how it affects his or her ability to function.

#### Here are the steps to apply.

- **Review the Child Disability Starter Kit.** This kit answers common questions about applying for SSI benefits for children, and includes a worksheet that will help you gather the information you will need. You can view the starter kit at [www.socialsecurity.gov/disability/disability\\_starter\\_kits\\_child\\_eng.htm](http://www.socialsecurity.gov/disability/disability_starter_kits_child_eng.htm).
- The SSI program has strict limits on the amount of income and assets you can have. It is a "needs-based" program for people who have low family income and resources. Contact Social Security right away to find out if the income and resources of the parents and the child are within the allowed limits, and to start the SSI application process.
- **Fill out the online Child Disability Report.** At the end of the report, we'll ask you to sign a form that gives the child's doctor(s) permission to give us information about the child's disability. We need this information to make a decision on your child's application. The Child Disability Report is available in the Child Disability Starter Kit.

Social Security also has an obligation to provide benefits quickly to applicants whose medical conditions are so serious that they obviously meet our strict disability standards. Social Security's Compassionate Allowances program enables us to quickly identify diseases and other medical conditions that invariably qualify under the listing of impairments based on minimal objective medical information. The Compassionate Allowances list allows Social Security to identify the most seriously disabled people for allowances based on objective medical information that we can obtain quickly. Compassionate Allowances is not a separate program from the SSI program. Learn more at [www.socialsecurity.gov/compassionateallowances](http://www.socialsecurity.gov/compassionateallowances). Social Security is here to provide benefits for the most vulnerable members of our society — including children with severe disabilities. If you or anyone in your family needs assistance, visit [www.socialsecurity.gov/disability](http://www.socialsecurity.gov/disability).

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## Social Security Column

# 05 - Retiring Overseas? What You Need to Know about Getting Benefits Abroad

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There are a number of people who choose to live their retirement years in places outside of the United States. Perhaps retirement in Thailand or Portugal is in your plans. Maybe you plan to split your year between Central Europe and Central Asia. In many cases, it's still possible to receive your retirement benefits while living abroad. Our website can help you navigate your benefit eligibility while living overseas.

If you've worked in both the United States and another country, it may be possible for your credits to combine for a larger benefit. Currently, there are 25 countries with such international agreements with the United States. To find out if you have qualifying work in a country with such an agreement, visit [www.socialsecurity.gov/international](http://www.socialsecurity.gov/international).

You can receive benefits in many countries. To find out whether you can receive your benefits in the country where you are retiring, you should use our Payments Abroad Screening Tool at [www.socialsecurity.gov/international/payments\\_outsideUS\\_page10.html](http://www.socialsecurity.gov/international/payments_outsideUS_page10.html).

There are easy ways to get in touch with us and report changes to Social Security if you live overseas. You can contact your local U.S. embassy, write to us by mail, or call us at 1-800-772-1213. You can find other information in regards to living overseas at [www.socialsecurity.gov/foreign](http://www.socialsecurity.gov/foreign).

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