

4.1.1: Social Security



Image: [Social Security Card](#) by [OpenClipArt](#) via Wikimedia Commons

Welcome to Social Security!

Social Security provides financial protection for our nation's people, supporting Americans throughout all of life's journeys. They administer retirement, disability, survivor, and family benefits, and enroll individuals in Medicare. They also provide Social Security Numbers, which are unique identifiers needed to work, handle financial transactions, and determine eligibility for certain government services.

The [Social Security website](#) has great information also. Take a few minutes to explore it!

In Retirement

Eligibility is always based on work. Most jobs take Social Security taxes out of your paycheck so you can get a monthly benefit in retirement.

The Social Security Retirement benefit is a monthly check that replaces part of your income when you reduce your hours or stop working altogether. It may not replace all your income so it's best to identify other ways to pay for your monthly expenses as you age.

Estimate your benefit amount, determine when to apply, and explore other factors that may affect your retirement planning. Use the Social Security [Benefit Calculator](#) to do a quick calculation on what you'll earn in Social Security when you retire.

Disability Insurance

[Social Security Disability Insurance](#) (SSDI) or “Disability” provides monthly payments to people who have a disability that stops or limits their ability to work.

Survivor Benefits

[Survivor benefits](#) provide monthly payments to eligible family members of people who worked and paid Social Security taxes before they died.

Family Benefits

[Family benefits](#) provide monthly payments to certain family members of people who are eligible for Retirement or Disability. Family benefits are also commonly called “spousal” or “child” benefits.

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