



SOCIAL SECURITY FACT SHEET

What is Social Security?

Social Security replaces a percentage of a worker's pre-retirement income based on your lifetime earnings.

How much will I collect?

The amount of Social Security that you will collect is dependent on your earnings and when you choose to start collecting benefits.

[AARP Social Security Calculator](#)

The calculator provides an estimate of your Social Security benefits, based on your earnings history and age. Our tool also helps you see what percentage of daily expenses your payments can cover, and how you can increase your benefits by waiting to collect. It can also tell you how your retirement earnings will be affected if you [keep working after you claim](#) your Social Security benefit.

How can I check the status of my Social Security?

Visit www.ssa.gov to create a "My Social Security" account. The account will allow you to estimate your benefits, verify your earnings, and show your estimated Social Security taxes that you've paid.

How do I collect Social Security?

You can sign up online, at your local Social Security office, or by phone. To collect your full retirement benefits, apply to the Social Security Administration three months before you wish to receive your first payment.