

# 7 Tips for Using Online Social Security Statements

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Social Security statements are now [available online](#) for workers age 18 and older. You can get an estimate of the retirement or disability benefits you could receive, or how much your children will get if you pass away. The online statements also allow you to find out how much money you've earned over your career and the amount you've paid into Social Security and Medicare. Here's how to make the most of this new online tool:

**Be prepared to verify your identity.** To get access to your Social Security statement online, you'll have to answer a series of personal questions based on information on file with the credit reporting agency Experian and the Social Security Administration. Be prepared to answer questions about previous residences, financial products you own, and provide your Social Security number. These questions are meant to verify your identity and protect your personal information.

**Sign up for text-message alerts.** You will receive a paper letter and e-mail when you create a Social Security online account. For an additional level of security, sign up to receive a text message each time someone logs into your account.

**Print out your statement.** The Social Security Administration [suspended the mailing](#) of annual paper statements in April 2011 to save money. Paper statements will now be mailed only to people age 60 and older who haven't yet signed up for benefits, 25-year-olds, and people who are unable to use the online tool. Consider printing out your statement once a year for your records.

**Check your earnings record.** Your Social Security payments are calculated based on your 35 highest-earning years in the workforce. Your Social Security statement lists how much you earned in each year of your career. Make sure your earnings are accurately recorded in your Social Security record so that you will get the full benefit you have earned.

**Use the tool to make retirement decisions.** The online statements provide an estimate of the [monthly payment](#) you can expect to receive at age 62, at your full retirement age, and at age 70. Benefit amounts increase for each year you delay claiming between ages 62 and 70. Use this information to make a decision about when to sign up for Social Security benefits.

**Plan for the unexpected.** Take note of the monthly payment you will receive if you become disabled and can no longer work, and how much your spouse or children will get if you die.

**Log in around your birthday.** Online statements will be updated annually as new earning information is received. Michael Astrue, Commissioner of Social Security, recommends checking your online statement at the same time each year, such as around your birthday.