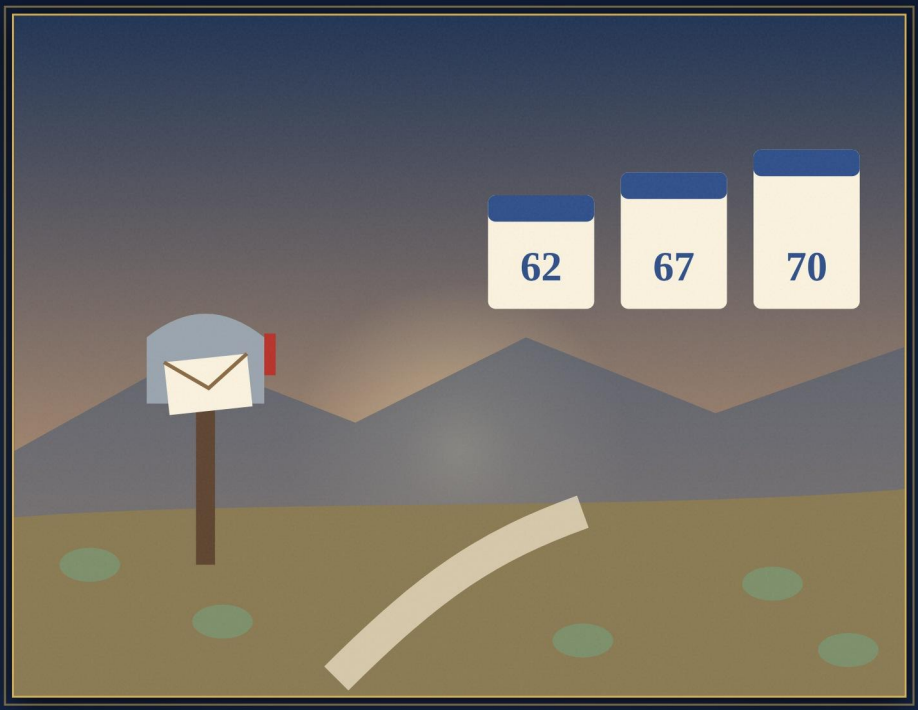
A STEP-BY-STEP MINI GUIDE

Signing Up for Social Security

A Plain Guide to One of Your Biggest Money Decisions



Step by Step: When to Start, How to Apply and What to Bring

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Before You Begin

When to start Social Security is one of the biggest money decisions most of us make, and it is mostly permanent. Start early and the check is smaller for life. Wait and it grows, up to age 70.

This mini book covers the sign-up itself: your full retirement age, what starting early or late does to the check, the earnings limit if you still work, when and how to apply, what papers you need, and the common mistakes. Its companion, Signing Up for Medicare, Step by Step, covers Medicare.

How to Use This Book

Rules and 2027 amounts were checked against SSA.gov as of November 18, 2026. The worksheet at the back helps you mark your own dates.

What This Book Is and Is Not

This is general information, not financial or legal advice. Your own benefit estimate is in your my Social Security account at SSA.gov. For questions, call Social Security at 1-800-772-1213.

Chapter 1: Your Full Retirement Age

Your full retirement age is the age when you get 100 percent of your benefit. It depends on the year you were born.

Year of birth	Full retirement age	Benefit at 62 (of a $1,000 full benefit)
1943 to 1954	66	$750 (25 percent less)
1955	66 and 2 months	$741
1956	66 and 4 months	$733
1957	66 and 6 months	$725
1958	66 and 8 months	$716
1959	66 and 10 months	$708
1960 or later	67	$700 (30 percent less)

Source: SSA.gov, Starting Retirement Benefits Early. Social Security says that if you were born on January 1, use the year before.

Early, Full or Late

- **As early as 62.** The benefit is reduced for each month before full retirement age. For anyone born in 1960 or later, starting at 62 means 30 percent less, for life.
- **At full retirement age.** You get 100 percent.
- **After full retirement age.** Social Security adds delayed retirement credits of 8 percent a year (two-thirds of 1 percent a month) for people born in 1943 or later. The increase stops at 70, so there is no reason to wait past 70.

What It Means in Dollars For someone born in 1960 or later with a $1,000 benefit at 67: about $700 a month at 62, $1,000 at 67, and about $1,240 at 70 (three years of 8 percent credits). The difference lasts as long as you live.

How to Decide

There is no one right age. Things to weigh:

- Your health and family history.
- Whether you are still working (see Chapter 2).
- Whether you are married. Couples should look at both records together.
- Other income and savings.

Your my Social Security account at SSA.gov shows your own estimates at different ages. Look at it before you decide.

Chapter 2: If You Still Work: The Earnings Limit

If you start benefits before full retirement age and keep working, Social Security may hold back some of your benefit. These are the 2027 limits from SSA's 2027 fact sheet.

Your situation in 2027	Earnings limit	What is held back
Under full retirement age all year	$25,560 a year ($2,130 a month)	$1 for every $2 above the limit
The year you reach full retirement age	$67,920 a year ($5,660 a month), counting only months before your birthday month	$1 for every $3 above the limit
From the month you reach full retirement age	No limit	Nothing

Example Sam is 63 in 2027, takes benefits, and earns $35,560 from a job. That is $10,000 over the limit. Social Security holds back $5,000 of Sam's benefits for the year.

If you plan to keep working full time before full retirement age, starting early may not make sense. Ask Social Security how the earnings limit would affect you before you apply.

2027 Changes at a Glance

SSA's 2027 fact sheet lists:

- Cost-of-living increase: 3.6 percent for 2027.
- Maximum earnings taxed for Social Security: $192,300.
- Earnings needed for one credit (a quarter of coverage): $1,970.

Chapter 3: When and How to Apply

When

SSA.gov says you can apply up to four months before you want benefits to start. To start in December, apply in August. You must be 62 for the whole month to get a benefit for that month.

How

- **Online:** At SSA.gov, choose Apply for Benefits, then sign in to or create a my Social Security account. You can save the application and come back to it. SSA's page warns that the online form times out after 25 minutes with no activity.
- **By phone:** 1-800-772-1213 (TTY 1-800-325-0778), 8 a.m. to 7 p.m., Monday through Friday.
- **In person:** By appointment at your local Social Security office.

What to Have Ready

SSA's apply page lists:

- Your Social Security number.
- Dates and places of any marriages.
- Dates of military service.
- Names of employers and dates of work for the past two years.
- Self-employment information, if any.
- Your bank account and routing number for direct deposit.

Papers Social Security May Ask For

- Your original birth certificate or a copy certified by the agency that issued it. Social Security does not accept photocopies or notarized copies.

- Proof of U.S. citizenship or lawful status if you were not born in the U.S. (originals or certified copies; expired documents are not accepted).
- A photocopy of military discharge papers if you served before 1968.
- A photocopy of last year's W-2 forms or self-employment tax return.

Social Security says it returns your documents. If you are missing something, apply anyway. Waiting can cost you benefits, and the local office can help get proof.

After You Apply

1. Keep your confirmation or receipt number.
2. Check the status by phone or in your my Social Security account.
3. When you get the decision letter, read it. If you disagree, SSA says you must ask for an appeal in writing within 60 days.

Chapter 4: Social Security and Medicare Together

The two are tied together, and the timing trips people up.

- If you are already getting Social Security at least 4 months before you turn 65, Medicare.gov says you are enrolled in Part A and Part B automatically.
- If you are waiting to start Social Security, Social Security's own page says to sign up for just Medicare at 65. Nobody does it for you.
- Social Security says that if you delay benefits past 65, apply for Medicare within 3 months of your 65th birthday, or Part B and Part D may cost more.
- Once you get both, the Part B premium is usually taken out of your Social Security check.

The companion book, Signing Up for Medicare, Step by Step, has the full Medicare rules.

Chapter 5: Common Mistakes

1. **Starting at 62 without looking at the numbers.** For people born in 1960 or later, that is 30 percent less for life. Check your my Social Security estimates first.
2. **Waiting past 70.** Credits stop at 70. There is nothing to gain by waiting longer.
3. **Taking benefits early while working full time.** The earnings limit can hold back much of the check.
4. **Forgetting Medicare at 65.** If you are delaying Social Security, sign up for Medicare yourself.
5. **Applying too late.** You can apply up to four months ahead. Do it, so the first payment is not delayed.
6. **Sending photocopies.** Social Security wants originals or certified copies of birth and citizenship papers.
7. **Ignoring a spouse.** Married couples should look at both records together before either one starts.
8. **Trusting a caller.** If someone calls or texts claiming to be Social Security, hang up and call 1-800-772-1213 yourself. The companion guide Scams and Identity Theft covers government impostor scams.

My Social Security Worksheet

Item	My answer
My birth year and full retirement age	_____
Estimate at 62 (from my Social Security)	_____
Estimate at full retirement age	_____
Estimate at 70	_____
Month I want benefits to start	_____
Apply by (4 months earlier)	_____
Will I still be working? Expected earnings	_____
Medicare sign-up date (if delaying benefits)	_____
Date applied and confirmation number	_____

Acronyms

SSA. Social Security Administration

TTY. Text telephone, for callers who are deaf or hard of hearing

W-2. The yearly wage and tax statement from an employer

Sources

All web pages were read on November 18, 2026.

- Social Security Administration, Starting Retirement Benefits Early (age reduction table).
- Social Security Administration, Delayed Retirement Credits.
- Social Security Administration, 2027 Social Security Changes fact sheet (COLA, earnings test, maximum taxable earnings).
- Social Security Administration, Apply for Retirement Benefits.
- Social Security Administration, What Documents Do You Need to Apply for Retirement Benefits?
- Social Security Administration, When to sign up for Medicare.
- Medicare.gov, I'm getting Social Security benefits before 65.

About This Book

Signing Up for Social Security, Step by Step is part of a set of free plain-language guides from Trinfinity Enterprises, with its companion Signing Up for Medicare, Step by Step. Rules and amounts were checked against SSA.gov as of November 18, 2026. Amounts change each January. This book is general information, not financial or legal advice. If you find something that has changed or needs correcting, please write to andrew@trinfinityenterprises.com.