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The file password is spades474

6 CHANGES IN 2020

1. Beneficiaries are getting a raise:
   - In 2020, beneficiaries will be receiving a 1.6% COLA.

2. Maximum monthly income was raised to $3,011 at a person’s Full Retirement Age in 2020.

3. Earning’s cap for S.S. taxes was raised to $137,700 (still 12.4%)

4. Non-blind SSDI recipients can now earn $40 more a month ($1,260 per month) without benefits ceasing, while blind SSDI beneficiaries can take home $70 more extra a month ($2,110 per month) before benefits would be stopped.

5. To earn a lifetime credit in the S.S. program in 2020, you’ll have to earn $1,410, or $5,540 for the year, to max out your credits.
   - You can still earn 4 credits a year. It takes 40 credits to qualify for Retirement Benefits.

6. Withholding threshold for early filers rose again in 2020. Those will be covered later.
**RESEARCH HAS SHOWN....**

- About 57% of retirees would get the biggest boost financially if they waited to take benefits until 70...the age that only 4% of retirees currently claim.
- Retirees will lose an average of $111,000 in income per household because they took Social Security benefits too early into their retirement.
- At the end of their lives, they will have $68,000 less in estimated wealth because they claimed at the wrong age.
- Overall, only 4% of retirees took Social Security at the financially optimal age, which, for 83.4% of them, was age 67 or older.
- Only 6.5% of retirees would be better off financially if they claimed before turning 64 - when 7 in 10 retirees currently claim.
- Poverty among elderly people also would be cut by almost half if all retirees claimed at the best time.
- Why don’t more wait to pull benefits? Pessimism about economy and stock market, and...bad advice.

**GENERAL GUIDELINE...**

- Nearly no one is better off claiming before 65
- Nearly everyone is better off claiming between 67 and 70
- If you’re married, the person who earned the most should wait until 69 or 70. The person who made less can claim at 66 or 67.
- All of that is just food for thought.....

**THE SOCIAL SECURITY HANDBOOK**

- The handbook has 2,728 separate rules governing its benefits!
- It has thousands upon thousands of explanations of those rules in its Program Operating Manual System...which provides guidance on implementing the 2,728 rules.
- Talk about a problem! That’s information overload for most.
- A large share of the rules in Social Security’s Handbook rules are very hard to understand...and the POMS is often worse.
- The problem is, most people should know these rules to best maximize their benefits upon retirement.
- Taking the right Social Security benefits at the right time can make a huge difference to a retiree’s living standard.
Social Security and Your Retirement Plans

- Social Security is part of the retirement plan of almost every American worker.
- If you are among the 96 percent of workers who are covered under Social Security, you should know how the system works and what you should receive from Social Security when you retire.
- We will discuss how you qualify for Social Security benefits, how your earnings and age can affect your benefits, what you should think about in deciding when to retire and why you should not rely only on Social Security for your retirement income.

Some Social Security Info

- Social Security has been a fact of retirement life ever since it was established in 1935.
- Benefits are based on an individual’s average earnings during a lifetime of work under the Social Security system. The calculation is based on the 35 highest years of earnings. If an individual has years of low earnings or no earnings, Social Security may count those years to bring the total years to 35.
- They will use your total reported earnings for those 35 years and divide that by 420. That will determine your average monthly earnings. Then, they have a formula to calculate how much of that you’ll receive as a monthly retirement benefit. It’s complicated.
- Social Security is a major source of retirement income for 62% of current retirees.

Your Retirement Benefits

- How do you qualify for retirement benefits?
- When you work and pay Social Security taxes, you earn “credits” toward Social Security benefits.
- The number of credits you need to get retirement benefits depends on when you were born. If you were born in 1929 or later, you need 40 credits (10 years of work).
- If you stop working before you have enough credits to qualify for benefits, the credits will remain on your Social Security record. If you return to work later on, you can add more credits so that you qualify. We cannot pay any retirement benefits until you have the required number of credits.

How much will your retirement benefit be?

- Your benefit payment is based on how much you earned during your working career. Higher lifetime earnings result in higher benefits. If there were some years when you did not work or had low earnings, your benefit amount may be lower than if you had worked steadily.
- Your benefit payment also is affected by the age at which you decide to retire. If you retire at age 62 (the earliest possible retirement age for Social Security), your benefit will be lower than if you wait until later to retire.
You can get retirement benefit estimates
- You can use the online Retirement Estimator to get immediate and personalized retirement benefit estimates to help you plan for your retirement.
- The online Retirement Estimator is a convenient, secure and quick financial planning tool, because it eliminates the need to manually key in years of earnings information.
- [www.ssa.gov](http://www.ssa.gov) - look at middle of the home page. Links for your Social Security Statement and the Retirement Estimator are there.

### Full Retirement Age

<table>
<thead>
<tr>
<th>Year of birth</th>
<th>Full retirement age</th>
</tr>
</thead>
<tbody>
<tr>
<td>1943-1954</td>
<td>66</td>
</tr>
<tr>
<td>1955</td>
<td>66 and 2 months</td>
</tr>
<tr>
<td>1956</td>
<td>66 and 4 months</td>
</tr>
<tr>
<td>1957</td>
<td>66 and 6 months</td>
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<tr>
<td>1958</td>
<td>66 and 8 months</td>
</tr>
<tr>
<td>1959</td>
<td>66 and 10 months</td>
</tr>
<tr>
<td>1960 and later</td>
<td>67</td>
</tr>
</tbody>
</table>

**NOTE:** People who were born on January 1 of any year should refer to the previous year.

Early Retirement
- You can get Social Security retirement benefits as early as age 62.
- However, you will receive a reduced benefit if you retire before your full retirement age.
- For example, if you retire at age 62, your benefit would be about 25 percent lower than what it would be if you waited until you reach full retirement age.

Delayed Retirement
- You may choose to keep working even beyond your full retirement age. If you do, you may increase your future Social Security benefits in two ways.
- Each additional year you work adds another year of earnings to your Social Security record. Higher lifetime earnings may mean higher benefits when you retire.
Delayed Retirement
- Also, your benefit will increase automatically by a certain percentage from the time you reach your full retirement age until you start receiving your benefits or until you reach age 70.
- The percentage varies depending on your year of birth.
- For example, if you were born in 1943 or later, we will add 8 percent per year to your benefit for each year that you delay signing up for Social Security beyond your full retirement age.

Deciding When to Retire
- Choosing when to retire is an important but personal decision.
- There is no one-size-fits-all approach to deciding what is best for you and your family.
- Each month you decide to pull benefits earlier than your full retirement age, or for each month beyond your full retirement age, will affect your monthly income.

Retirement Benefits for Widows and Widowers
- Widows and widowers can begin receiving Social Security benefits at age 60, or at age 50 if they are disabled.
- And they can take a reduced benefit on one record and later switch to a full benefit on the other record.
- For example, a woman could take a reduced widow’s benefit at 60 or 62 and then switch to her full (100 percent) retirement benefit when she reaches full retirement age.
If you are getting Social Security retirement benefits, some members of your family also can receive benefits, including:

- Spouses who are age 62 or older;
- Spouses who are younger than 62, if they are taking care of a child entitled on your record who is younger than age 16 or disabled;
- Former spouses, if they are age 62 or older
- Children up to age 18, or up to 19 if they are full-time students who have not yet graduated from high school; and
- Disabled children, even if they are age 18 or older

Spouse's Benefits

- A spouse who has not worked or who has low earnings can be entitled to as much as one-half of the retiree’s full benefit.
- If you are eligible for both your own retirement benefits and for benefits as a spouse, SS always pay your own benefits first.
- If your benefits as a spouse are higher than your retirement benefits, you will get a combination of benefits equaling the higher spouse benefit.

Maximum Family Benefits

- If you have children eligible for Social Security, each will receive up to one-half of your full benefit.
- But there is a limit to the amount of money that can be paid to you and your family—usually 150-180 percent of your own benefit payment.
- If the total benefits due to your spouse and children are more than this limit, their benefits will be reduced. Your benefit will not be affected.

Benefits for a Divorced Spouse

- Your divorced spouse can get benefits on your Social Security record if the marriage lasted at least 10 years. Your divorced spouse must be 62 or older and unmarried.
- The amount of benefits he or she gets has no effect on the amount of benefits you or your current spouse can get.
- Also, if you and your ex-spouse have been divorced for at least two years and you and your ex-spouse are at least 62, he or she can get benefits even if you have not started pulling your own retirement benefit. That’s a perk your current spouse does not get.
- If you remarry, you generally cannot collect benefits on your former spouse’s record unless your later marriage ends (whether by death, divorce or annulment).
Retirement planning is complicated, beginning with the decision about when to begin taking your Social Security benefits. 

SS benefits could be described as, as an inflation protected joint and survivor annuity, backed by the U.S. government.

Example of some of the difference it makes when you start benefits-
- Age 62 - $1,100/mo. benefit
- Age 67 - $1,791/mo. benefit
- Age 70 - $2,369/mo. benefit

In some cases, where, for example, let’s say a wife had stayed home with the kids and didn’t make as much money as her husband, Social Security benefits may be significantly lower.

In such cases, a wife can collect the equivalent of half of her husband’s benefit if it’s higher than the benefit she would receive based on her own earnings record.

If the wife begins collecting checks earlier than full retirement age, however, she’ll receive less than half of her husband’s benefit.

There are some valid reasons to begin claiming as soon as 62, which normally is the soonest you can receive benefits.

If you take reduced benefits early—with “early” meaning before your FRA—you generally are stuck at those reduced benefit levels until you reach your FRA.

First point: There is a provision that lets you withdraw your benefit decision within a year of making it, pay back everything you’ve received from Social Security (including Medicare premium payments, if applicable) and get a fresh start with your claiming record.

But most early claimers don’t do this. Once they file early, they are stuck with whatever reduced benefit they get until they hit their FRA.

Second point: At that time, Social Security rules allow a person to suspend their benefits for as long as four years. This is the “stop” part of start-stop-start. And most people are not aware of this FRA-related rule.

During this “stop” period, their benefits will earn delayed retirement credits. If they suspend for the full four years before their second “start,” their benefit will be 32% higher than when they suspended it. That’s a real 32% gain, too, as the delayed credits include the program’s annual cost-of-living adjustments for inflation. Now, this person’s benefits at age 70 will still be less than if they had never claimed a reduced benefit. But they’ll still be much higher than if they had never suspended them at their FRA.

Here’s a simple example: Say you are due a $1,000 retirement benefit at your FRA of 66. It will rise to $1,320 a month in real, inflation-adjusted terms if you wait to claim until you turn 70. It will be reduced 25% to $750 a month if you claim early at age 62. However, that $750 will rise by 32% to $990 a month if you suspend at age 66 (the “stop”) and resume (the second “start”) at age 70. That’s a lot more than $750, of course, but it’s still far short of the $1,320 you’d get if you never claimed benefits at all until you turned 70.
RESEARCH TIP:
- You can find just about any graph you want by going to a search engine (e.g. Google) and typing into the field:
  - Social Security Benefits Graph
  - You’ll see a link: “Images for social security benefits graph”
  - Click on it

SOME SURVIVOR SCENARIOS
- These are some typical payouts for survivors:
  - A widow or widower, at full retirement age or older, generally receives 100 percent of the worker’s basic benefit amount.
  - A widow or widower, age 60 or older, but under full retirement age, receives about 71-99 percent of the worker’s basic benefit amount, or
  - A widow or widower, any age, with a child younger than age 16, receives 75 percent of the worker’s benefit amount.

CONTINUING TO WORK
- If you continue to work, or go back to work while claiming Social Security benefits, your benefits could be reduced, depending on how much money you make.
- These benefits are not lost forever, but deferred until you reach full retirement age.
  - If you start receiving benefits before your normal or full retirement age, which depends on when you were born, your monthly benefit is reduced by $1 for each $2 you earn above a certain amount ($18,240/yr or $1,520/mo. for 2020)
  - If you start getting benefits in the year that you reach your full retirement age, your monthly benefit will be reduced by $1 for every $3 you earn above a certain amount ($48,600/yr or $4,050/mo. for 2020)
  - If you wait to collect benefits until after you reach your full retirement age, you can continue to receive your benefits without reduction no matter how much you earn.
- In addition, keep in mind that if your income exceeds a certain threshold, your Social Security benefits can be taxed.

TAXING SS BENEFITS
- It used to be simple: Social Security benefits were tax-free (changed in 1983). Not any more.
- Now, up to 85% of your benefits can be taxed.
- But, about 70% of all beneficiaries are not taxed.
- If your “combined income” is more than $25,000 on a single return, or $32,000 on a joint return you can be subject to taxation of benefits - 50% of benefits taxed.
- Combined Income = adjusted gross income + nontaxable interest + half of your Social Security benefits.
- If your combined income is more than $34,000 on a single return, or $44,000 on a joint return, it’s likely 85% of your benefits will be taxed.
THE IMPORTANCE OF SOCIAL SECURITY SURVIVORS INSURANCE
- The loss of the family wage earner can be devastating, both emotionally and financially.
- Social Security helps by providing income for the families of workers who die.
- In fact, 98 of every 100 children could get benefits if a working parent dies. And Social Security pays more benefits to children than any other federal program.

IF YOU ARE WORKING... WHAT YOU NEED TO KNOW ABOUT SURVIVORS BENEFITS

- Benefits for surviving divorced spouses
  - If you have a surviving divorced spouse, he or she could get the same benefits as your widow or widower - 10 yr marriage rule applies and must not have remarried before age 60.
- One-time death payment to surviving spouse
- Must have been married at least 9 months

DEATH BENEFIT

- A surviving spouse or child may receive a special lump-sum death payment of $255 if they meet certain requirements.
- Generally, the lump-sum is paid to the surviving spouse who was living in the same household with the worker when he or she died. If they were living apart, the surviving spouse can still receive the benefit subject to a few other criteria being met.
- If there’s no eligible surviving spouse, the lump-sum can be paid to the worker’s child or children.
How much will I receive?
- The benefit amount is based on the earnings of the person who died. The more the worker paid into Social Security, the greater your benefits will be.
- Social Security uses the deceased worker’s basic benefit amount and calculates what percentage survivors are entitled to.
- The percentage depends on the survivors’ ages and relationship to the worker. If the person who died was receiving reduced benefits, your survivor’s benefit is based on that amount.

Here are the most typical situations:
- A widow or widower, at full retirement age or older, generally receives 100 percent of the worker’s basic benefit amount.
- A widow or widower, age 60 or older, but under full retirement age, receives about 71-99 percent of the worker’s basic benefit amount; or
- A widow or widower, any age, with a child younger than age 16, receives 75 percent of the worker’s benefit amount.
- Children receive 75 percent of the worker’s benefit amount.

Supplemental Security Income (SSI) payments are based on a beneficiary’s work record, just like retirement benefits are.

On the other hand, SSI payments are based on a standard payment amount.

For 2020, the SSI federal monthly payment standard increased:
- 2019 - Individual = $771, Couple = $1157
- 2020 - Individual = $783, Couple = $1175

SSDI payments are based on a beneficiary’s work record, just like retirement benefits are.
The SSI program makes payments to people with low income who are age 65 or older or are blind or have a disability. The Social Security Administration manages the SSI program. Even though Social Security manages the program, SSI is not paid for by Social Security taxes. SSI is paid for by U.S. Treasury general funds, not the Social Security trust funds.

- It's a Welfare benefit.

**What is SSI?**
- SSI makes monthly payments to people who have low income and few resources and are:
  - Age 65 or older;
  - Blind; or
  - Disabled.
- Based on a percentage of the Federal Poverty Line.

**RULES FOR GETTING SSI**

**Income**
- Social Security does not count all of your income when we decide whether you qualify for SSI. For example, we do not count:
  - The first $20 a month of most income you receive;
  - The first $65 a month you earn from working and half the amount over $65;
  - Supplemental Nutrition Assistance Program (SNAP) benefits, formerly known as food stamps;
  - Shelter you get from private nonprofit organizations; and
  - Most home energy assistance.

**Resources (things you own)**
- Social Security does not count everything you own in deciding whether you have too many resources to qualify for SSI. For example, we do not count:
  - The home you live in and the land it is on;
  - Life insurance policies with a face value of $1,500 or less;
  - Your car (usually);
  - Burial plots for you and members of your immediate family; and
  - Up to $1,500 in burial funds for you and up to $1,500 in burial funds for your spouse.
The earned income exclusions mean that this year a person can earn about $1900/month and still qualify for SSI. So, social security income is not counted toward qualification. There are a lot of rules concerning qualifying by disability that we won’t get into today. Families with disabled children have different thresholds for qualification.

**You May Be Able to Get Other Help**

- Supplemental Nutrition Assistance Program (Food Stamps)
- Medicaid
- Help Paying for Medicare

Disability is something most people do not like to think about. But the chances that you will become disabled probably are greater than you realize. Studies show that a 20-year-old worker has a 1-in-4 chance of becoming disabled before reaching full retirement age.
WHO CAN GET SOCIAL SECURITY DISABILITY BENEFITS?

- Social Security pays benefits to people who cannot work because they have a medical condition that is expected to last at least one year, or result in death.
- Federal law requires this very strict definition of disability.
- While some programs give money to people with partial disability or short-term disability, Social Security does not.
- Acceptance rate has decreased almost every year since 2001.

“SUBSTANTIAL GAINFUL ACTIVITY”

- Social Security says this is a level of work activity that involves performance of significant physical or mental duties, or a combination of both, which are productive in nature.
- Can be part-time or full-time.
- Generally, earnings averaging over the following amount (per month) demonstrate SGA:
  - $1,260/mo. - non-blind (2020)
  - $2,110/mo. - blind (2020)

HOW DO I MEET THE EARNINGS REQUIREMENT FOR DISABILITY BENEFITS?

- In general, to get disability benefits, you must meet two different earnings tests:
  - A “recent work” test based on your age at the time you became disabled; and
  - A “duration of work” test to show that you worked long enough under Social Security.
- Neither of these criteria are based on 40 credits being earned, which is the requirement for retirement benefits.

Rules for work needed for the “recent work test”

<table>
<thead>
<tr>
<th>If you become disabled...</th>
<th>Then you generally need:</th>
</tr>
</thead>
<tbody>
<tr>
<td>In or before the quarter you turn age 24</td>
<td>1.5 years of work during the three-year period ending with the quarter your disability began.</td>
</tr>
<tr>
<td>In the quarter after you turn age 24 but before the quarter you turn age 31</td>
<td>Work during half the time for the period beginning with the quarter after you turned 21 and ending with the quarter you became disabled. Example: If you became disabled in the quarter you turned age 27, then you would need three years of work out of the six-year period ending with the quarter you became disabled.</td>
</tr>
<tr>
<td>In the quarter you turn age 31 or later</td>
<td>Work during five years out of the 10-year period ending with the quarter your disability began.</td>
</tr>
</tbody>
</table>
Everyone says that, but it is actually not true. Many applicants simply walk into a field office with little or no preparation and expect to sign some papers and get benefits; these applicants are overwhelmingly rejected. The approval rate for Social Security disability and SSI claims varies, depending on the level at which claims are reviewed. In most states, reconsideration is the first level of appeal—a paper review. Cases heard by administrative law judges have a significantly higher rate of approval than cases that are decided at the application and reconsideration levels. For instance: only about 35% of applications are approved at the initial application level, and only 10% of applicants are approved at the reconsideration level. But... More than half of disability applicants who file a second appeal, and attend a hearing with an ALJ, are approved for benefits. Hiring an advocate to help assist you through the process. Regulated fees (1/4 of back-benefits received up to a maximum of $6,000)

There are three ways that you can apply for disability benefits. You can:
- Call disability claim toll-free number 1-800-772-1213
- There’s an online application page at: www.ssa.gov/disabilityssi
- Or, you can start the process at your local Social Security office.

Examples of work needed for the “duration of work” test

<table>
<thead>
<tr>
<th>If you become disabled...</th>
<th>Then you generally need:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before age 28</td>
<td>1.5 years of work</td>
</tr>
<tr>
<td>Age 30</td>
<td>2 years</td>
</tr>
<tr>
<td>Age 34</td>
<td>3 years</td>
</tr>
<tr>
<td>Age 38</td>
<td>4 years</td>
</tr>
<tr>
<td>Age 42</td>
<td>5 years</td>
</tr>
<tr>
<td>Age 44</td>
<td>5.5 years</td>
</tr>
<tr>
<td>Age 46</td>
<td>6 years</td>
</tr>
<tr>
<td>Age 48</td>
<td>6.5 years</td>
</tr>
<tr>
<td>Age 50</td>
<td>7 years</td>
</tr>
<tr>
<td>Age 52</td>
<td>7.5 years</td>
</tr>
<tr>
<td>Age 54</td>
<td>8 years</td>
</tr>
<tr>
<td>Age 56</td>
<td>8.5 years</td>
</tr>
<tr>
<td>Age 58</td>
<td>9 years</td>
</tr>
<tr>
<td>Age 60</td>
<td>9.5 years</td>
</tr>
</tbody>
</table>
WHEN SHOULD I APPLY AND WHAT INFORMATION DO I NEED?

- Medical records from your doctors, therapists, hospitals, clinics and caseworkers that you already have in your possession;
- Laboratory and test results;
- A summary of where you worked and the kind of work you did; and
- A copy of your most recent W-2 Form (Wage and Tax Statement) or, if you are self-employed, your federal tax return for the past year.

WHO DECIDES IF I AM DISABLED?

- The Disability Determination Services Office in your State
- The decision is based on several factors, including:
  - What your medical condition is
  - When your medical condition began
  - How your medical condition limits your activities
  - What the medical tests have shown
  - What treatment you have received

HOW THE DECISION IS MADE

- Are you working?
- Is your medical condition “severe”
- Is your medical condition on the List of Impairments?
- Can you do the work you did before?
- Can you do any other type of work?

LIST OF IMPAIRMENTS FOR DISABILITY EVALUATION

- Musculoskeletal System
- Specials Senses and Speech
- Respiratory Disorders
- Cardiovascular System
- Digestive System
- Genitourinary Disorders
- Hematological Disorders
- Skin Disorders
- Endocrine Disorders
- Cogenital Disorders
- Neurological Disorders
- Mental Disorders
- Cancer Diseases
- Immune System Disorders
What happens when my claim is approved?

- The Social Security Office will send you a letter telling you that your application is approved, the amount of your monthly benefit and the effective date.
- Your monthly disability benefit is based on your average lifetime earnings.
- Your first Social Security disability benefits will be paid for the sixth full month after the date your disability began.

How are my benefits calculated?

- The SSA uses your Average Indexed Monthly Earnings (AIME) and Primary Insurance Amount (PIA) to calculate your benefits. The formula Social Security uses is quite complicated, and most people won’t be interested in trying to calculate their benefits on their own, especially because Social Security can give you an estimate.
- To give you an idea of what you might have received, for 2019:
  - The average SSDI benefit amount is $1,234 per month, but you can receive anywhere up to $2,788.
  - If you’re interested in how Social Security calculates your AIME and PIA, here’s how:

Average Indexed Monthly Earnings

- First, the SSA will determine your AIME. To do this, the SSA will adjust, or index, your lifetime earnings to account for the increase in general wages that happened during the years you worked. This is done to make sure that the payments you get in the future mirror this rise.
- The SSA will use up to 35 of your working years in the calculation. The SSA takes the years with the highest indexed earnings, adds them together, and divides them by the total number of months for those years.
- The average is then rounded down to reach your AIME.

Primary Insurance Amount

- Your Primary Insurance Amount (PIA) is the base amount of your benefits. The SSA uses the total of three fixed percentages of your AIME to determine your PIA. The dollar amounts that result from the calculation are called “bend points.” Bend points are changed each year to reflect the national average wage index.
- The PIA for someone who became eligible for SSDI in 2019 is the sum (total) of the following:
  - 90% of the first $926 of average indexed monthly earnings
  - 32% of the average indexed monthly earnings over $926 through $5,583, and
  - 15% of the average indexed monthly earnings over $5,583.
On the www.ssa.gov website you can set up your own dedicated page to keep up with all your benefits...including potential disability benefits.

You can look up, whenever you want, your Social Security Statement.

You can change your address, and

Manage your benefits online

Everyone should do this.

Certain members of your family may qualify for benefits based on your work. They include:

- Your spouse, if he or she is age 62 or older;
- Your spouse, at any age if he or she is caring for a child of yours who is younger than age 16 or disabled;
- Your unmarried child, including an adopted child, or, in some cases, a stepchild or grandchild. The child must be younger than age 18 or younger than 19 if in elementary or secondary school full time; and
- Your unmarried child, age 18 or older, if he or she has a disability that started before age 22. (The child’s disability also must meet the definition of disability for adults.)

If you are getting other government benefits, the amount of your Social Security disability benefits may be affected.

After you start receiving Social Security disability benefits, you may want to try working again.

Social Security has special rules called work incentives that allow you to test your ability to work and still receive monthly Social Security disability benefits.

You also can get help with education, rehabilitation and training you need in order to work.
Under this program, Social Security and Supplemental Security Income disability beneficiaries can get help with training and other services they need to go to work at no cost to them. Most disability beneficiaries are eligible to participate in the Ticket to Work program and can select an approved provider of their choice who can offer the kind of services they need.

You may access this class presentation after class at www.insurancecareertraining.com/classhandouts

The file password is spades474