

Social Security Column

NATIONAL SAVINGS DAY REMINDS US TO PLAN FOR THE FUTURE

By Annie Walters

Social Security Public Affairs Specialist in Nevada



This year, October 12th is National Savings Day. This day serves as an important reminder to plan for your financial future.

Social Security is a vital part of any financial plan. We have online tools to help you understand your potential Social Security benefits and how they fit into your financial future.

You should periodically review your *Social Security Statement* using your personal *my Social Security* account at www.ssa.gov/myaccount. Your *Statement* is an easy-to-read summary of the estimated benefits you and your family could receive, including potential retirement, disability, and survivors benefits.

Our [Plan for Retirement tool in your personal my Social Security account](#) allows you to check various benefit estimate scenarios. You can compare the effect different future earnings and retirement benefit start dates have on your future benefit amount.

Please let friends and family know they can take steps to improve their financial knowledge by signing in to their secure *my Social Security* account. If they don't have an account, they can easily create one at www.ssa.gov/myaccount.

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WHY IT'S IMPORTANT TO REPORT LIFE CHANGES TO US WHEN YOU RECEIVE SUPPLEMENTAL SECURITY INCOME (SSI)

By Annie Walters

Social Security Public Affairs Specialist in Nevada



Did you know that certain life changes can affect your Supplemental Security Income (SSI) payments? Sometimes your circumstances may change after you apply for or begin to receive SSI. When that happens, it's important for you to tell us about these changes. This will ensure that you receive the benefits to which you're eligible.

Here are some common changes you must report if you have applied for or receive SSI:

- Changes in income, wages, or self-employment income;
- Starting, stopping, or changing jobs;
- Changing your address or persons moving in or out of the household;
- Changes in marital status (including any same-sex relationships);
- Having more than \$2,000 if you are single or \$3,000 if you are married in resources that you can cash in, sell, or use to pay for food and shelter; and
- Changes in resources, including money in financial accounts and buying or selling extra vehicles, stocks, investments, or property.

For a complete list of reporting responsibilities for all our programs, please read our publication, *What You Need to Know When You Get Supplemental Security Income* at www.ssa.gov/pubs/EN-05-11011.pdf.

How to Report Changes in Wages

You can conveniently report your wages using our:

- Free SSA Mobile Wage Reporting app for smartphones.
- Online Wage Reporting Tool using your personal *my Social Security* account. If you don't have an account, create one today at www.ssa.gov/myaccount.

Be sure to sign up for monthly SSI wage reporting emails or text **reminders**, so you never forget.

Other options include speaking with a representative by calling toll free at 1-800-772-1213 (TTY 1-800-325-0778) or visiting or writing your **local Social Security Office**.

Report Changes in a Timely Manner

You must report a change within 10 days after the month it happens. You should report a change even if you're late. Failure to report timely may cause you to:

- Receive less than you should and take longer to receive the correct amount;
- Receive more than you should and have to pay it back;
- Have a penalty deducted from your SSI payment; or
- Lose SSI for not reporting information that we use to determine whether you are still eligible for SSI.

Securing your today and tomorrow starts with being informed. Please share this information with your friends and family—and post it on social media.

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Social Security Column

SOCIAL SECURITY SERVICES FOR THE HISPANIC COMMUNITY

By Annie Walters

Social Security Public Affairs Specialist in Nevada



Social Security strives to deliver great customer service and helpful information to everyone, including people who are more comfortable reading and speaking Spanish.

Our Spanish-language website, www.segurosocial.gov, provides information about our programs and services. You can learn how to get a Social Security card, plan for retirement, apply for and manage benefits, and much more.

You can also learn more about why Social Security is important to the Hispanic community at www.ssa.gov/espanol/personas/hispanos. And, you can follow us on our Spanish-language Facebook and Twitter at www.facebook.com/segurosocial and twitter.com/segurosocial.

We also provide many publications in Spanish at www.ssa.gov/espanol/publicaciones on popular topics such as:

- Retirement, Disability, and Survivors benefits.
- Medicare.

- Supplemental Security Income.

Spanish-speaking customers who need to speak with a representative can call us at 1-800-772-1213 and press 7. Please share these resources with friends and family who may need them.

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CELEBRATING NATIONAL DISABILITY EMPLOYMENT AWARENESS MONTH

By Annie Walters

Social Security Public Affairs Specialist in Nevada



October is National Disability Employment Awareness Month. At Social Security, we recognize and appreciate the roles people with disabilities play in the workforce. That's why we're celebrating and sharing Matt's story.

As a job seeker who is deaf and needs accommodations, Matt was reluctant to tell prospective employers about his disability. He worried that employers would not hire him if they knew about his disability.

That's when Matt connected with our Ticket to Work (Ticket) Program at choosework.ssa.gov. This program supports career development for people ages 18 to 64 who receive Social Security disability benefits and want to work. Through this free and voluntary program, approved service providers offer supports and services as participants move toward financial independence through work. Matt found the service providers at choosework.ssa.gov/about/meet-your-employment-team.

Matt's service provider told him about the Americans with Disabilities Act (ADA) and how it guarantees equal opportunities for people with disabilities and prohibits discrimination in the workplace. It accomplishes these goals through:

- **Anti-discrimination rules** that prevent private employers from discriminating against qualified people with disabilities when they apply for jobs. See choosework.ssa.gov/blog/2018-07-26-the-eeoc-and-discrimination.
- **Regulations** that require employers to provide reasonable accommodations to qualified employees with disabilities.

Matt and his service provider identified accommodations that would allow him to demonstrate his capabilities both during the application process and on the job. They created a plan for him to disclose his disability and request accommodations.

Since Matt also wanted to know how his employment might affect his benefits, his Benefits Counselor told him about our Work Incentives at choosework.ssa.gov/about/work-incentives. These rules and programs make it easier for adults with disabilities to enhance their job skills while maintaining access to benefits. Matt reviewed the process at choosework.ssa.gov/library/fact-sheet-benefits-counseling-and-the-path-to-employment.

Matt also learned about our Medicare-Related Work Incentive at choosework.ssa.gov/library/fact-sheet-medicare-and-medicaid-employment-supports. This allows him to pursue a career without worrying about health care coverage. Matt's Medicare coverage will continue for more than seven years after he begins full-time work, even if his income exceeds the amount to qualify for disability benefits.

And if Matt's disability interferes with work, he can return to receiving benefits, without having to file a new application, by using our Expedited Reinstatement Work Incentive process at www.ssa.gov/disabilityresearch/wi/exr.htm.

Matt now works full-time as a human resource analyst. Thanks to the ADA, he received accommodations for the interview process and time spent on the job. He also found that the Ticket Program helped him find a path to a better future.

The Ticket Program is here to help no matter where you are on your career journey. You can read Matt's full story at choosework.ssa.gov/library/matt-success-story. Please share Matt's experience with your friends and family.

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PROTECTING OUR LOVED ONES FROM ELDER ABUSE

By Annie Walters

Social Security Public Affairs Specialist in Nevada



Are you concerned about protecting your older relatives and friends from elder abuse? The pandemic highlighted the disproportionate impact of tragedy on underserved communities, including older adults, who face high rates of elder abuse, fraud, and nursing homes deaths.

It's important to remember that elder abuse can happen to anyone, regardless of race, ethnicity, gender, or financial status. We are committed to helping and preventing further victimization – especially in underserved communities.

Fraud

A recent Federal Bureau of Investigation report showed that elder fraud has increased. Older adults in the United States reported over \$1.6 billion in losses in 2021. This includes victims of COVID-related scams. Older adults in the U.S, also lose nearly 25 times more money to scammers than other groups –an estimated \$113.7 billion a year!

Reporting fraud can be difficult and older adults tend to underreport– especially when money is lost. Many older Americans are unsure about the reporting process or feel too embarrassed to report. Understaffed Adult Protective Services offices can also cause long processing times and underreporting.

We work hard to protect beneficiaries from Social Security and government imposter scams. You can learn more about protecting your loved ones at blog.ssa.gov/slam-the-scam-how-to-spot-government-imposters and our *Protect Yourself from Social Security Scams* webpage at www.ssa.gov/scam.

Please share these important resources with your family and friends.

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