2019 FINANCIAL LITERACY MONTH, A PERFECT TIME TO PLAN FOR YOUR FUTURE



April is Financial Literacy Month and there’s no better time than right now to begin to save for your future. The earlier you start saving, the more you can accrue in a 401k individual retirement account and other types of IRAs. Social Security helps secure your future, but Social Security is only one part of a more complete retirement plan.

Financial literacy includes having access to not just the correct general information, but also to your personal financial information. You can open your own personal my Social Security account at [www.socialsecurity.gov/myaccount/](http://www.ssa.gov/myaccount/?utm_source=mip0419&utm_medium=online-media&utm_content=Financial-Literacy-Month-A-Perfect-Time-To-Plan-For-Your-Future-001&utm_campaign=ocomm-mip-fy19) and quickly have access to your information from anywhere. There, you can do many things, but the most important thing is to view your Social Security Statement.

Your Social Security Statement is an easy-to-read personal record of the earnings on which you have paid Social Security taxes and a summary of the estimated benefits you and your family could receive, including potential retirement, disability, and survivors benefits. Once you have an account, you can view your Statement at any time. You’ll want to verify that your recorded earnings are correct, because your future benefits are based on your recorded earnings.

We also offer the online Retirement Estimator at [www.socialsecurity.gov/benefits/retirement/estimator.html](http://www.ssa.gov/benefits/retirement/estimator.html?utm_source=mip0419&utm_medium=online-media&utm_content=Financial-Literacy-Month-A-Perfect-Time-To-Plan-For-Your-Future-002&utm_campaign=ocomm-mip-fy19) that provides immediate and personalized benefit estimates based on your earnings record. And, best of all, the Retirement Estimator is an interactive tool that allows you to compare different retirement scenarios like future earnings and different retirement ages.

One sure way to stay on top of your financial future is to join the more than 38 million people who have opened their own [my Social Security](http://www.socialsecurity.gov/myaccount) account at [www.socialsecurity.gov/myaccount/](http://www.ssa.gov/myaccount/?utm_source=mip0419&utm_medium=online-media&utm_content=Financial-Literacy-Month-A-Perfect-Time-To-Plan-For-Your-Future-003&utm_campaign=ocomm-mip-fy19). The sooner you start planning for retirement the better off you will be.

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