SPRUCE UP YOUR FINANCIAL PLAN WITH SOCIAL SECURITY



Now that tax season is over, it’s probably a good time to evaluate some financial “best practices” for the rest of the year. A good spring-cleaning can clear out the clutter to let you see a clear path for your future. Social Security is always here to help. Even if you just started working, now is the time to start preparing for retirement. Achieving the dream of a secure, comfortable retirement is much easier with a strong financial plan.

**Tip 1: Start Early**

Our online retirement planning resources are helpful to people at any stage of their career. Our many calculators, Benefit Eligibility Screening Tool, and disability resources are all available at [www.socialsecurity.gov/planners](https://www.ssa.gov/planners/?utm_source=mip0519&utm_medium=online-media&utm_campaign=ocomm-mip-fy19&utm_content=spruce-up-your-financial-plan-with-social-security-001). From here, you can read and download publications and also email and share with colleagues, friends, and family. Remember, the earlier you start, the better chance you have at saving what you need.

**Tip 2: Be Informed**

We’re often asked, “What’s the best age to start receiving retirement benefits?” The answer is that there’s no single “best age” for everyone and, ultimately, it’s your choice. The most important thing is to make an informed decision, based on your individual and family circumstances. To help you make that decision, see our retirement publications at [https://www.socialsecurity.gov/pubs/?topic=Retirement](https://www.ssa.gov/pubs/?topic=Retirement&utm_source=mip0519&utm_medium=online-media&utm_campaign=ocomm-mip-fy19&utm_content=spruce-up-your-financial-plan-with-social-security-002).

**Tip 3: Estimate the Benefits You Might Get**

Knowing the amount of money you could get is pivotal in planning your finances. With the Retirement Estimator, you can plug in some basic information to get an instant, personalized estimate of your future benefits. Try out different scenarios, such as higher or lower future earnings amounts and various retirement dates to see the various potential effects on your future benefit amounts. Visit [www.socialsecurity.gov/benefits/retirement/estimator.html](https://www.ssa.gov/benefits/retirement/estimator.html?utm_source=mip0519&utm_medium=online-media&utm_campaign=ocomm-mip-fy19&utm_content=spruce-up-your-financial-plan-with-social-security-003).

Social Security can help you spring into action and take control of your future with the proper planning tools. Share these online resources with friends and family so they, too, will have the tools.