2019 YOUR EARNINGS RECORD IS BOTH YOUR FINANCIAL HISTORY AND YOUR FINANCIAL FUTURE



Social Security is an earned benefit. Your earnings history is a record of your progress toward your benefits. Social Security keeps track of your earnings so we can pay you the benefits you’ve earned over your lifetime. This is why reviewing your Social Security earnings record is so important.

If an employer didn’t properly report just one year of your work earnings to us, your future benefit payments from Social Security could be less than they should be. Over the course of a lifetime, that could cost you tens of thousands of dollars in retirement or other benefits to which you are entitled. Sooner is definitely better when it comes to identifying and reporting problems with your earnings record. As time passes, you may no longer have easy access to past tax documents, and some employers may no longer exist or be able to provide past payroll information.

While it’s the responsibility of your employers, both past and present, to provide accurate earnings information to Social Security so you get credit for the contributions you’ve made through payroll taxes, you should still inform us of any errors or omissions you find. You’re the only person who can look at your lifetime earnings record and verify that it’s complete and correct.

The easiest and most efficient way to validate your earnings record is to visit [www.socialsecurity.gov/myaccount](https://www.ssa.gov/myaccount/?utm_source=mip0919&utm_medium=online-media&utm_campaign=ocomm-mip-fy19&utm_content=your-earnings-record-is-both-your-financial-history-and-your-financial-future-001) to set up or sign in to your own my Social Security account. You should carefully review each year of listed earnings and use your own records, such as W-2s and tax returns, to confirm them. Keep in mind that earnings from this year and last year may not be listed yet. Notify us right away if you spot errors by calling 1-800-772-1213.

You can find more detailed instructions on how to correct your Social Security earnings record at [www.socialsecurity.gov/pubs/EN-05-10081.pdf](https://www.ssa.gov/pubs/EN-05-10081.pdf?utm_source=mip0919&utm_medium=online-media&utm_campaign=ocomm-mip-fy19&utm_content=your-earnings-record-is-both-your-financial-history-and-your-financial-future-002).

Remember, you can access important information like this any time at [www.socialsecurity.gov](https://www.ssa.gov/?utm_source=mip0919&utm_medium=online-media&utm_campaign=ocomm-mip-fy19&utm_content=your-earnings-record-is-both-your-financial-history-and-your-financial-future-003) and do much of your business with us online.