

Monthly Information Package

April 2025

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Produced at U.S. taxpayer expense.

Social Security Column

REPRESENTATIVE PAYEES HELP YOU MANAGE YOUR SOCIAL SECURITY

By <Name>

Social Security <Title> in <Place>



Some people who receive monthly Social Security benefits or Supplemental Security Income (SSI) payments may need help managing their money. When we receive information that indicates you need help, we'll work with you to find the most suitable representative payee to manage your benefits. A representative payee is someone who receives your monthly benefit payment on your behalf and must use the money to pay for your current needs, including:

- Food
- Clothing
- Personal care items.
- Housing and utilities.
- Medical and dental expenses.
- Rehabilitation expenses (if you have a disability).

If you need help managing your benefits, tell a Social Security representative that there is someone you want to be your representative payee. Your representative payee should be someone you trust and interact with often, and who clearly understands your needs. Social service agencies, nursing homes, or other organizations are also qualified to be a representative payee. Ask them to contact us.

You can write to us within 60 days of being assigned a representative payee if you don't agree that you need one or if you want a different representative payee.

We also offer Advance Designation, which allows you to name up to three people who could serve as a representative payee for you if the need ever arises. There may come a time when you can no longer make your own financial decisions. You and your family will have peace of mind knowing that someone you trust may be appointed to manage your benefits for you.

You can submit your Advance Designation request when you apply for benefits or after you are already receiving benefits. You may also do so through your personal **my Social Security** account at www.ssa.gov/myaccount or by calling and speaking to a Social Security representative.

You can find more information at www.ssa.gov/payee.

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Social Security Column

HOW BUSINESS OWNERS CAN MAKE SOCIAL SECURITY PART OF THEIR RETIREMENT PLANNING

By <Name>

Social Security <Title> in <Place>



Most business owners are focused on growing their business and legacy. But at some point, they must consider a plan for retirement. That's why it's important for business owners to begin thinking about how Social Security fits into their retirement planning. Social Security benefits are part of the retirement plan of almost every American worker – including business owners.

Since there are specific rules for business owners, they should speak with a financial advisor or accountant before applying for benefits. One of the biggest mistakes some business owners make – aside from starting retirement planning too late – is not having a plan at all. This is where a financial expert can give advice on how to prepare for retirement.

Business owners can use their personal *my* Social Security account at www.ssa.gov/myaccount to determine eligibility for retirement benefits as well as get a benefit estimate. Our publication, *If You Are Self-Employed*, at www.ssa.gov/pubs/EN-05-10022.pdf, provides important information about Social Security taxes for business owners as well as how to report earnings. Don't delay, start your retirement planning today! For more information visit our Plan for Retirement webpage at www.ssa.gov/prepare/plan-retirement.

Please share this information with your loved ones.

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Social Security Column

CHECK THE STATUS OF YOUR SOCIAL SECURITY BENEFITS CLAIM ONLINE

By <Name>

Social Security <Title> in <Place>



If you applied for Social Security benefits, or have a pending reconsideration or hearing request, you can check the status online using your free personal *my* Social Security account. If you don't have an account, you can create one at www.ssa.gov/myaccount to review the following information about your appeal:

- Date of filing.
- Current claim location.
- Scheduled hearing date and time.
- Incomplete applications.
- Servicing office location.
- Publications of interest, depending on the claim and current step in the process.

If you have questions about retirement, disability, Medicare, or survivor benefits, or about Supplemental Security Income, visit our webpage at www.ssa.gov/benefits.

Please share this information with your loved ones.

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Social Security Column

PLAN FOR YOUR FUTURE DURING FINANCIAL LITERACY MONTH

By <Name>

Social Security <Title> in <Place>



Every April we celebrate Financial Literacy Month to promote financial education and well-being in the United States. Financial Literacy Month also serves as a reminder that Social Security is a vital part of any financial plan. Our online tools are here 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 (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 survivor benefits.

If you're planning to retire, you can read our publication *When to Start Receiving Retirement Benefits* at www.ssa.gov/pubs/EN-05-10147.pdf. This publication provides resources to help you prepare for retirement.

Please tell your friends and family about the steps they can take to improve their financial knowledge by exploring their personal *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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Social Security Column

YOU MAY BE ELIGIBLE FOR SSI AND SOCIAL SECURITY BENEFITS

By <Name>

Social Security <Title> in <Place>



You may be able to get Supplemental Security Income (SSI) even if you already receive Social Security benefits. About 2.5 million adults and children get SSI and Social Security at the same time.

We pay Social Security benefits to workers and their eligible family members based on the worker's earnings. SSI is a needs-based program that provides payments to people with little or no income and few resources.

People younger than 65 must be blind or have a disability and meet SSI income and resource limits, while people 65 and older do not have to have a disability. About 1.4 million people 65 and older receive both SSI and Social Security.

What do we mean by “little or no income”?

In 2025, you may be eligible for SSI if your total income – including your Social Security benefit – is less than \$987 per month (the 2025 SSI monthly federal benefit rate plus \$20).

We consider income from all non-work sources, including pensions, veterans’ benefits, unemployment, and Social Security disability, retirement, and survivor benefits. We also count some – but not all – earnings from work, including self-employment.

What do we mean by “few resources”?

Resources are things that you own that you could change to cash and use to support yourself. They include vehicles (if you own more than one) and money in bank accounts, stocks, and bonds. We do not count your home and the land it’s on, as long as you live there. To be eligible for SSI, your resources cannot be worth more than:

- \$2,000 for a single person.
- \$3,000 for a married couple living together.

For more information visit our blog article, *You May Be Eligible for SSI and Social Security Benefits* at blog.ssa.gov/you-may-be-eligible-for-ssi-and-social-security-benefits.

Please share this information with others who may benefit – and post it on social media.

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