



Additional Work Can Increase Your Future Benefits

www.ssa.gov

More years of work may increase your future retirement benefits

Although you need at least 10 years of work, or 40 credits, to qualify for Social Security retirement benefits, we base the amount of your benefit on your highest 35 years of earnings. If you do not have 35 years of earnings by the time you apply for benefits, your benefit amount will be lower than it would be if you worked 35 years. Years with no earnings count as zeroes in the benefit calculation.

You have several years with no earnings on your work record. Additional work will increase your retirement benefits. Each year you work will replace a zero or low earnings year in your Social Security benefit calculation, which could help to increase your benefit amount.

How we calculate retirement benefits

Social Security bases your retirement benefits on your lifetime earnings. We adjust or “index” your actual earnings to account for changes in average wages since the year the earnings were received. Then we calculate your average indexed monthly earnings from your highest 35 years of earnings. We apply a formula to these earnings to determine the benefit amount you would receive at your full retirement age. Your full retirement age is between 66 and 67, depending on the year you were born. This is the age you can get your full retirement benefit amount. There are factors that can change this amount. Your monthly benefits will be lower if you start them before your full retirement age (as early as age 62) or higher if you start them after your full retirement age (up to age 70). You can see your personalized monthly retirement benefit estimates at different start ages and your full retirement age on your *Social Security Statement*. Learn more at www.ssa.gov/pubs/EN-05-10070.pdf.

Check your earnings record

Review your earnings in your *Statement*. Compare these earnings with your own records to make sure our information is correct and that we have recorded each year you worked. If you see an error, report it to us so you receive all the benefits you’ve earned. Learn how at www.ssa.gov/pubs/EN-05-10081.pdf.

EARNINGS RECORD		
Work Year	Earnings Taxed for Social Security	Earnings Taxed for Medicare
1990	XXXX	XXXX
2000	XXXX	XXXX
2005	XXXX	XXXX
2010	XXXX	XXXX
2015	XXXX	XXXX
2019	XXXX	XXXX
2020	XXXX	XXXX
2021	Not Yet Recorded	



Securing today and tomorrow

Questions?

To learn more about Social Security, visit www.ssa.gov. Remember that Social Security is with you throughout life’s journey: www.ssa.gov/people/materials/pdfs/EN-05-10233.pdf.