

# Social Security web portal



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**I**t's easy to go into cruise control when it comes to Social Security. With each paycheck, a small portion of your wages is deducted with no effort on your end (except for employees covered under the Civil Service Retirement System, CSRS). In return, you will receive a safety net of a guaranteed benefit during your retirement. This article will discuss Social Security's web portal, as well as credit necessary to receive benefits.

You should stay up to date on your earned Social Security benefit by creating a "my Social Security" account at [ssa.gov](https://ssa.gov). This is a

free and secure portal for you to access your own information, whether or not you are already receiving benefits. This portal becomes a one-stop shop. You can view benefit estimates, experiment with a variety of different calculators for Windfall Elimination Provision (WEP), Government Pension Offset (GPO), early or late retirement, earnings test, benefits for spouses, life expectancy and more. Other tools and resources include the ability to view your Social Security statement, receive a benefit verification letter, change your address and telephone number, get a copy of your 1099, and request a replacement Social Security card. You don't have to be retired, or even close to retirement, to start benefiting from a personal "my Social Security" account. But for those already receiving benefits, you can set up or modify your direct deposit to ensure that any changes in financial institutions don't result in delayed payments.

Calling or visiting a local Social Security office is rarely necessary once you have a "my Social Security" account. To create your account, visit [ssa.gov/myaccount](https://ssa.gov/myaccount) and select "Create an Account." Read and agree to the terms of service and verify your identity. Create your account details, select how to receive your security code and then enter your code. Now that you have an account, you can choose to receive courtesy notifications if desired, by selecting email or text under "Message Center Preferences."

**Now that you've created an account, you'll probably want to review your estimate, as well as your earnings history, and check your eligibility for benefits. To qualify for Social Security benefits, you must earn at least 40**

credits. These credits don't affect the amount of benefits you receive; they are simply used to determine eligibility. To receive a credit, there is an earnings amount that changes each year. In 2023, you earn one credit for every \$1,640 in covered earnings. You can receive only up to four credits per year. For 2023, you must earn \$6,560 to get the maximum four credits. As this is a fairly low threshold, most people will qualify for Social Security benefits after 10 years in the workforce.

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The number of credits needed to be eligible for Social Security disability benefits varies based on age. Before age 24, you may qualify if you have six credits earned in the three-year period ending when your disability started. In general, between ages 24 and 31, you may qualify if you have credit for working half the time between age 21 and the time you became disabled. As a general example, if you became disabled at age 27, you would need three years of work (12 credits) out of the previous six years (between ages 21 and 27). Through the "my Social Security" portal, you can check to see what your disability benefits would be if you qualify, and if eligible, you can even start the disability application process.

Your Social Security benefits don't need to be on your mind every day, but you should consider creating an account and checking in at least once a year. This will help you reflect on your long-term retirement goals and give you an opportunity to review your other retirement benefits on a routine basis. As Social Security benefits are not intended to be your only source of income in retirement, you should also examine your Federal Employees Retirement System or CSRS pension and participation in the Thrift Savings Plan.

**Keep in mind that you also should monitor any other benefits, such as the Federal Employees Health Benefits Program, U.S. Letter Carriers Mutual Benefit Association, Federal Employees' Group Life Insurance and Medicare. These combined benefits, with proper planning, can enable anyone to have a long and enjoyable retirement.**