

Social Security Column

FIND TRUE VALUE THIS CYBER MONDAY AT WWW.SOCIALSECURITY.GOV

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Let the shopping season begin!

The day after Thanksgiving has virtually become a holiday of its own. “Black Friday” is the busiest shopping day of the year, with people lining up at midnight for door-busting deals as they begin the busy holiday shopping season.

And the Monday after that has become a virtual holiday, so to speak. “Cyber Monday” is the day web-savvy people search for deals on the Internet.

But there is more than one way to find value on the Internet. For example, Social Security offers many online services to the general public — and they are free! Not only that, but doing business online with Social Security will save you time and money. And it’s so easy to do. Here are some of the most popular services you’ll find at www.socialsecurity.gov.

1. The online ***Social Security Statement*** is a hot new service that is a big hit with the millions of people who’ve used it since its launch last May. Your online Statement provides you with a record of your past earnings, and it uses those earnings along with projected earnings for future years to give you accurate estimates of future Social Security benefits. Get your *Statement* at www.socialsecurity.gov/mystatement.
2. The ***Retirement Estimator*** is an easy way to get an instant, personalized estimate of your future Social Security benefits. Just key in some basic information and the *Estimator* will use information on your Social Security record, along with what you input, to give you a

benefit estimate on the spot. You even can experiment with different scenarios, such as changing your future earnings and retirement date. Check it out in English at www.socialsecurity.gov/estimator or in Spanish at www.segurosocial.gov/calculador.

3. The online ***Retirement Application*** is the most convenient way to apply for Social Security retirement benefits. You can apply from the comfort of your home — it's fast, easy, and secure. It's so easy, in fact, that it can take you as little as 15 minutes to apply online. In most cases, after your application is submitted electronically, you're done. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if any further information is needed. When you're ready to retire, apply at www.socialsecurity.gov/applyonline.
4. ***Business Services Online*** is our one-stop shop for small business owners. The site allows organizations and authorized individuals to conduct business with and submit confidential information to Social Security. Employers can use it to file W-2s for their employees the fast, convenient, and paperless way — online. Visit Business Services Online at www.socialsecurity.gov/bsa.

In the American Customer Satisfaction Index, Social Security's online services continuously receive the highest ratings in both the public and private sectors, year after year.

To learn more about all you can do on Cyber Monday, or any day, visit www.socialsecurity.gov/onlineservices.