## Solutions, Strategies, Answers

Newsletter of the 18 Social Security Administration offices in Bucks, Chester, Delaware, Lehigh, Monroe, Montgomery, Northampton, and Philadelphia counties



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### We'll Take "Potpourri" for 2025

If you are among the millions of *Jeopardy!* fans, you are familiar with the category of *Potpourri*. You know, it's a little of this and a little of that. Well, we want to start the year by highlighting various Social Security changes for 2025. We're calling this our *Potpourri ... of Numbers*:

\$1,810 – Amount of Social Security-taxed earnings needed to earn one work credit. You need 40 overall to be eligible for a retirement benefit, but you can only earn four in a year regardless of your total earnings.

\$176,100 – Maximum amount of earnings on which you pay Social Security (FICA) tax.

\$23,400 – Allowable earnings amount for workers receiving Social Security but who are not yet in their Full Age year. If amount is exceeded, \$1 in benefits will be withheld for every \$2 over.

\$62,160 – Allowable earnings amount for workers receiving Social Security in their Full Age Year. If amount exceeded, withholding is \$1 for every \$3 over. Upon reaching your Full Age month, there is no earnings limit.

\$1,620 – Monthly gross earnings amount used to determine if a disabled individual is working at a "substantial" level. If yes, benefits may not be payable.

\$967 – Monthly maximum standard federal payment for a single individual receiving Supplemental Security Income (SSI).

Social Security Changes - COLA Fact Sheet



### **Before We Break into** "It's a Small World" ...

... we should tell you why we've gone all international here. All our publications, as well as our website, have long been available in both English and Spanish. But on our online Multilanguage Gateway (linked below), you can find publications in 17 other languages. The fact sheets and booklets there cover SSA's benefit programs (Retirement, Disability, Survivors) as well as Medicare and Supplemental Security Income (SSI). Here's the language list:

> Arabic Korean Armenian Polish Chinese (traditional) Portuguese Chinese (simplified) Russian Farsi Somali French Tagalog Ukrainian Greek Haitian Creole Vietnamese Italian

On the Gateway, there is also information on our free interpreter services for various languages: Languages SSA. And new arrivals to the U.S. should check out our **Immigration** webpage for topics such as benefits for refugees, Social Security numbers for noncitizens, and wages earned by foreign students: Immigration | SSA

Now for a little guiz ... the words Multilanguage Gateway are shown below in three different languages. Can you identify the languages without clicking on the links?

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#### We're All in This Together

If you are receiving our newsletter, most likely it means you are serving the community in some fashion. You are interested in Social Security because you are on the front lines helping people receive the benefits and services to which they are eligible. To assist you, we have set up web pages that are specific to your profession. We hope that you find your page to be helpful.

**Educators** Check out the toolkit of information and resources to develop engaging and informative lessons on Social Security and the importance of planning for the future. <a href="Information for Educators">Information for Educators</a> | Social Security Administration (ssa.gov)

**Faith-Based Groups** Find out how you can inform your congregation or members about the programs and services we offer. Faith-Based and Community Groups | SSA

**Financial Planners** Learn how you can help your clients plan for their Social Security retirement and Medicare benefits. <u>Information for Financial Planners | SSA</u>

**Human Resource Professionals** Provides links to forms and publications you may need to assist your employees.

<u>Information for Human Resource Professionals | SSA</u>

**School Professionals** Explains how students can qualify for benefits if they have a medical condition.

Information for Teachers and School Officials (ssa.gov)

**Service Providers for the Homeless** Explains that homeless individuals with a disability have the same rights when filing for benefits as everyone else.

<u>Social Security Online - Individuals Experiencing</u> <u>Homelessness - Home Page (ssa.gov)</u>

**Veterans** Find out how veterans can have their disability claim expedited. <u>Information for Military & Veterans | SSA</u>

**If you don't see your group here,** it may still be found at Agency Resources | SSA

Want to subscribe? Send an email to richard.gaudiosi@ssa.gov

or
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# So, About That Resolution to Read More ...

.... we thought we'd help by providing some interesting page-turners. Here are nine new SSA publications issued over the last few months:

**Turning 18** Learn what happens when a disabled child who is receiving Supplemental Security Income (SSI) benefits becomes an adult.

Who Do I Contact – Social Security or Medicare?
Get the right information from the right source. This factsheet has links to the two federal agencies.

When to Start Receiving Retirement Benefits Take a look at the various factors that can help you decide the best time to retire.

**Survivors Benefits** Get specific information about benefits: who is eligible, how to apply, and how benefits are figured.

How to Apply Online for Retirement, Spousal, or

Medicare Benefits Get easy-to-follow instructions for using our online applications.

Identity Theft and Your Social Security Number
Learn how to prevent ID theft but also what you can do if
you nevertheless fall victim to criminals.

A Guide to SSI for Groups and Organizations

This is a comprehensive explanation of SSI tailored to entities that have contact with the SSI population.

How to Attend Your Hearing When you are going to have a hearing before an administrative law judge, there are four possible ways for you to "attend," whether in person or virtually. Find out how here.

Working While Disabled If you receive disability benefits, find out the rules about working while collecting. The Trial Work Period, the Extended Period of Eligibility, and Medicare retention are all here.

See all these publications and more on our site:

Publications | SSA