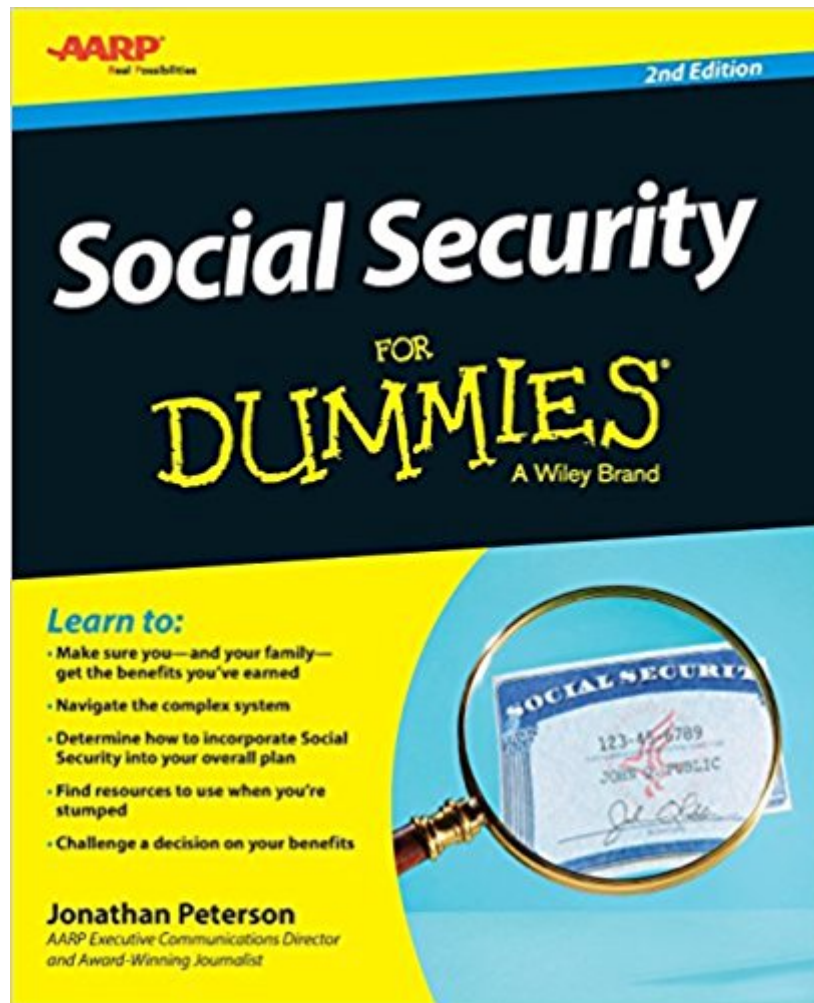




The book was found

Social Security For Dummies



Synopsis

Social Security For Dummies, 2nd Edition (9781118967560) is now being published as Social Security For Dummies, 2nd Edition (9781119293330). While this version features an older Dummies cover and design, the content is the same as the new release and should not be considered a different product. Praise for Social Security For Dummies: "Social Security for Dummies is a must read for people of any age who want a comfortable retirement. Jonathan Peterson does a great job of explaining this complicated system and helps you understand how to get the most from the benefits you've earned. The difference between a smart claiming strategy and a dumb one can cost you hundreds of thousands of dollars, so you'll want to invest in this book." —Liz Weston, personal finance columnist and author of The 10 Commandments of Money "This is your go-to book on Social Security. Chock-full of useful tips, easy to use, and well organized, it answers all your questions about Social Security." —Steve Vernon, author of Money for Life: Turn Your IRA and 401(k) Into a Lifetime Retirement Paycheck and CBS MoneyWatch commentator "Social Security for Dummies is indispensable for anyone who wants to get the best possible deal from Social Security—and that means all of us, young and old, because everyone will need Social Security benefits in this era of disappearing pensions and dwindling savings. Strategies for single people, for married couples, for survivors, for divorced people: You can find expert advice on all these subjects and more in this easy-to-understand guide to a very complex subject." —Bob Rosenblatt, editor of HelpwithAging.com and Senior Fellow at the National Academy of Social Insurance About the book: Take the mystery out of Social Security and maximize your benefits when you retire Social Security For Dummies is the definitive resource to navigating the often-complex world of Social Security retirement benefits and the U.S. Social Security Administration. If you're nearing retirement age, or assisting someone who is, this guide will show you how to avoid common pitfalls, determine when you should claim your benefits, and figure out how much you can expect to receive each month. This newest edition provides updates to relevant dates and resources as well as an in-depth look at policy changes that will affect those about to retire. Packed with information that will help you make decisions that will maximize your financial well-being, this great resource makes it easy to understand everything you need to know quickly and easily. Understand new Social Security Administration policies and what they mean for you Determine how to incorporate Social Security into your overall retirement plan Get answers to common questions Find resources to use when you're stumped With Social Security For Dummies, you can take charge of your retirement and successfully navigate the U.S. Social Security Administration.

Book Information

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Learn to: Make sure you and your family get the benefits you've earned Navigate the complex system Determine how to incorporate Social Security into your overall plan Find resources to use when you're stumped Challenge a decision on your benefits A step-by-step guide to getting Social Security benefits for you and your family Confused or uncertain about Social Security? This friendly, easy-to-understand guide cuts through the complexities and gives you the practical information you need to navigate Social Security, get all the benefits you are owed, and make informed decisions about retirement. Begin with the basics; understand what Social Security is and how it works, as well as why you need it and how to qualify File away; find out how to apply for Social Security, collect your benefits, and deal with the Social Security Administration Discover the benefits; grasp the rules covering spousal, family, and disability benefits and learn strategies to help you maximize your benefits Plan for economic security; understand how Social Security and Medicare work together to help with healthcare costs, get the facts on working during retirement, and consider how Social Security fits into your financial future "Social Security for Dummies is a must-read for people of any age who want a comfortable retirement. Jonathan Peterson does a great job of explaining this complicated system and helps you understand how to get the most from the benefits you've earned. The difference between a smart claiming strategy and a dumb one can cost you hundreds of thousands of dollars, so you'll want to invest in this book." Liz Weston, personal finance columnist and author of

The 10 Commandments of Money Open the book and find: Easy explanations of Social Security's complex rules How to use Social Security calculators and statements Advice on when to start collecting retirement benefits Ways to keep your Social Security number safe from theft How to help a loved one apply for and manage benefits When and how to handle benefit mistakes and disputes Myths about Social Security

Jonathan Peterson is Executive Communications Director at AARP and an award-winning journalist. He is a former Washington correspondent for the Los Angeles Times. During his news career, he covered the White House, state and national political campaigns, and various facets of U.S. domestic and economic policy. He was a 2007 National Press Foundation fellow in the Retirement Issue on the 21st Century program.

Before I start, some disclosure. I'm a planner by profession and I answer Social Security questions every day. I've got all the publications and lots more by way of research resources. I won't say I'm an expert but I do lots of research and spend time every day on their website. I'll also disclose that I previously (and likewise positively) reviewed the first edition of Social Security for Dummies. The new edition is just as good if not better. Like that first edition, the second carries AARP's stamp of approval. Also, like the first edition, there isn't a single facet of the programs, benefits, etc. that is not covered thoroughly and well explained. Misnamed, the '...for Dummies' series is, in my opinion, quite good. This book on Social Security is a terrific resource for anyone wanting to know more. It's very well-organized, written and in a voice that will not put people to sleep. Any idea how rare that is? I've been doing this for decades and haven't seen another document this well done since, well, the first edition and this one is even better. The book covers the basics of Social Security and it is well written and coherent. The Social Security booklet on the topic published by the SSA is also pretty well written. What is improved by this book is how they link different strategies about when and how to claim in a way that is actionable and clear. That, the SSA does not do as well. Where there is some grey areas in the SSA documents, this book shines a light into those grey zones to the benefit of the reader and eventual claimant. My favorite part of this edition is what they call The Part of Tens, which includes chapters 15-17: Ten Myths about Social Security (it smashed a couple of misconceptions I didn't even know I had), Ten Reasons Young People Should Care About Social Security and Ten Choices Facing the Country about the Future of Social Security. These three sections should be published at the front of the book and maybe even published separately. Well written, well thought out and worth

five stars for these chapters alone. In my humble opinion, voiced relatively quietly from a position of safety ensconced within a book review, I will state that I believe that investing and retirement planning should be mandatory learning in school, probably around the freshman year with follow-ups in sophomore, junior and senior year. This, again in my opinion, is not easy knowledge and knowing it sooner will make it much easier later. I would like to point out this book makes a very good complement to a financial plan. However, planning for optimizing benefits is not something that is simple and cannot occur in a vacuum. How retirement will work best varies across individuals and may have subtle variables which can cause big changes over the long term. I think that if you are considering when or whether to file for benefits, this book will inform you but the best decisions will be found in obtaining competent advice that looks at the larger picture in context of your overall situation. In closing, I repeat some advice from the review I did of the first edition:

“the only drawback that I can foresee with the book is that it will need updating every year. Cost of living adjustments, changes to taxes, etc. happen nearly every year and this book, relating all of them, will need updating. In short, whether you are a novice or a pro, this book's a real gem. But if you are a pro and depend upon it, you may need to buy it every year.”

I just started reading it but this book has already dispelled some of the myths I've heard about Social Security. I just read about 20 minutes and already it has answered a lot of questions I had about SS. In addition to, he gives you other references on the Web that you can go to and get further answers. In my opinion, this is an excellent reference book especially for a dummy like me when it comes to this subject.

The decisions You make today can affect you and generations of your family at the most basic level of existence including; putting a roof over your head, food on your table and critical medical care. Social Security is one of the best investments you make, one of the least understood, and one of the most myth ridden tools at your disposal, to protect your home, parents, spouse, children, step children, and possibly even your grandchildren. How can this book help you? 1. This book breaks down the complex rules, including both common and little known Social Security laws and regulations into an easy to read, understandable 278 page book. But there is even more: Included in the book are phone numbers, web sites, and addresses so if you need to know more specific information about a certain subject the place to go is at your fingertips. 2. I love this book, it is easy to understand and easy to read through the whole book. But it is also set up so that it is easy to look

up any question you might have and even includes telephone numbers, addresses, web sites, a glossary for Social Security terminology and a chapter on Medicare.³ I am buying one of these books for each of my children and my Mom. Who needs a thorough understanding of social security?¹ You need it. When do you need a good understanding of Social Security?¹ The day you take your first job and throughout your life.² (Note: Workers under 24 need six credits earned in three years before the onset of disability to qualify for SSDI. See the book for other age requirements.) Why do you need it?¹ To understand how your actions today will help or hurt your ability to protect your home, parents, spouse, children, step children and possibly even your grandchildren. What do you need to know?¹ Every thing in this book in order to make informed decisions throughout your life. Examples: (How will unemployment affect your eligibility? At what age can you remarry and not loose your spouses SS? How does working as an independent contractor and not paying in SS affect your eligibility? How long do you need to be married before divorce to collect on your spouses or ex spouses SS? What documentation do you need to prove your step children are considered your dependents and covered under your SS? What documentation do you need to prove you are caring for your parents? Your child is born handicapped do you have enough credits earned so SSI will provide assistance? You are in an accident and disabled do you have enough credits to collect SS Disability? You Die, do you have enough credits so your spouse can collect help from SS?) Life happens be informed so you can make informed choices. Life is risky; No one is automatically eligible for Social Security retirement, Social Security Disability or Medicare benefits and lack of planning can be devastating on both you and your family. This book explains in easy reading form, eligibility requirements for Social Security throughout your life, and how life events such as marriage, divorce, retirement, adoption, death of spouse, disability of you or your child, affect you.

Hey, you got to plan ahead! It helps to understand this confusing system!

For the information I was seeking, only the "highlights" were provided. Other than that, the information seemed good and current.

This book was helpful ... I didn't read the whole thing ... rather looked up the questions I had ... it answered my questions and was easy to understand. And, in the future, this book will be a good reference if needed.

Another financial advice book that you'd be better off spending a night on the Web investigating for yourself than buying

Repetitive. Disorganized information. Not much help

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