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SOCIAL SECURITY

1 Got a Letter From Social Security? Now What?

2 If I Keep Working, Will Social Security Take My Check?

3 The Earnings Test Cheat Sheet

4 Are You Making One of These 7 Social Security Mistakes?

5 Can I Collect on My Ex's Social Security?

6 My Spouse Just Died. Now What?

7 When Should We Both Claim Social Security?

MEDICARE

8 Medicare Advantage vs. Medigap

9 Do I Have to Sign Up for Medicare at 65?

10 Who Pays for Long-Term Care?

SNAP & DISABILITY

11 Don't Lose Your SNAP Over Paperwork & Deadlines

12 Should I Apply for Disability?

MONEY & HOME

13 The Retirement Tax Checklist

14 The Property Tax Relief Checklist

15 Jobs for Retirees

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Figures checked November 2026

WHAT'S INSIDE

Your 15 guides

Tap any title to jump straight to it. Every guide stands on its own — read the one you need today and keep the rest for later.

START HERE

★ The 2027 Numbers at a Glance Quick Reference 3

SOCIAL SECURITY

1 Got a Letter From Social Security? Now What? Free Guide 8

2 If I Keep Working, Will Social Security Take My Check? Free Guide 12

3 The Earnings Test Cheat Sheet Cheat Sheet 16

4 Are You Making One of These 7 Social Security Mistakes? Free Guide 20

5 Can I Collect on My Ex's Social Security? Free Guide 24

6 My Spouse Just Died. Now What? Survival Kit 29

7 When Should We Both Claim Social Security? Free Guide 33

MEDICARE

8 Medicare Advantage vs. Medigap Free Guide 38

9 Do I Have to Sign Up for Medicare at 65? Free Guide 42

10 Who Pays for Long-Term Care? Free Guide 47

SNAP & DISABILITY

11 Don't Lose Your SNAP Over Paperwork & Deadlines Survival Kit 51

12 Should I Apply for Disability? Free Guide 56

MONEY & HOME

13 The Retirement Tax Checklist Checklist 60

14 The Property Tax Relief Checklist Checklist 64

15 Jobs for Retirees Free Guide 68

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KEY NUMBERS

START HERE · QUICK REFERENCE

The 2027 Numbers at a Glance

Every limit, premium, and threshold the other guides use, side by side, with the year on each one.

Checked against primary sources: see the list at the back

This page holds the numbers that change every year. Social Security, SNAP, and the IRS have already announced their 2027 figures, and they're shown next to 2026 so you can see the change. Medicare hadn't released its 2027 Part A and Part B amounts when this edition was checked on November 17, 2026. Those rows show the 2026 figure and are marked "not yet announced." Every number here was checked against the agency's own website.

Social Security and SSI

Item	2026	2027
Cost-of-living adjustment (COLA)	2.8%	**3.6%**
Earnings limit if you're under full retirement age all year	$24,480 a year ($2,040 a month)	**$25,560** a year ($2,130 a month)
Earnings limit in the year you reach full retirement age (counts only months before)	$65,160 a year ($5,430 a month)	**$67,920** a year ($5,660 a month)
Earnings needed for one work credit (you can earn up to 4 a year)	$1,890	**$1,970**
Maximum earnings taxed for Social Security	$184,500	**$192,300**
Maximum benefit for a worker retiring at full retirement age	$4,152 a month	**$4,188** a month
Disability work limit (SGA), not blind	$1,690 a month	**$1,770** a month
Disability work limit (SGA), blind	$2,830 a month	**$2,950** a month
Trial work period month	$1,210 a month	**$1,270** a month
SSI federal payment, individual	$994 a month	**$1,029** a month
SSI federal payment, couple	$1,491 a month	**$1,544** a month
SSI resource limit, individual / couple	$2,000 / $3,000	**$2,000 / $3,000**

The 3.6% raise starts with the Social Security payments you get in **January 2027**. The higher SSI payment for January is paid on **December 31, 2026**, because January 1 is a holiday. If you earn over the limit, Social Security holds back $1 for every $2 over (under full retirement age) or $1 for every $3 over (in the year you reach it). Money held back isn't lost. Social Security raises your monthly benefit at full retirement age to make up for those months. Full retirement age is **67** for anyone born in 1960 or later.

Medicare

Item	2026	2027
Part B standard monthly premium	$202.90	Not yet announced
Part B yearly deductible	$283	Not yet announced
Part A hospital deductible (each benefit period)	$1,736	Not yet announced
Part A hospital coinsurance, days 61–90	$434 a day	Not yet announced
Part A lifetime reserve days	$868 a day	Not yet announced
Skilled nursing facility, days 21–100	$217 a day	Not yet announced
Part A premium if you buy in (30–39 work credits / under 30)	$311 / $565 a month	Not yet announced
Part D maximum deductible	$615	**$700**
Part D yearly out-of-pocket cap	$2,100	**$2,400**

CMS usually announces the next year's Part A and Part B amounts in the fall. The 2026 amounts came out on November 14, 2025. Once your qualifying out-of-pocket costs for covered Part D drugs reach the cap ($2,100 in 2026, $2,400 in 2027), you pay $0 for covered Part D drugs for the rest of that calendar year. That means what you pay, plus certain payments made for you, not the drug's full price.

2026 income surcharges (IRMAA)

Higher-income people pay more for Part B and Part D. For 2026, Social Security generally uses your 2024 tax return. The 2027 brackets haven't been announced yet.

Single filer income	Joint filer income	2026 Part B total	2026 Part D add-on
$109,000 or less	$218,000 or less	$202.90	$0
$109,001–$137,000	$218,001–$274,000	$284.10	$14.50
$137,001–$171,000	$274,001–$342,000	$405.80	$37.50
$171,001–$205,000	$342,001–$410,000	$527.50	$60.40
$205,001–$499,999	$410,001–$749,999	$649.20	$83.30
$500,000 or more	$750,000 or more	$689.90	$91.00

Help paying Medicare costs

Program (federal limits)	Monthly income, individual / couple	Resources, individual / couple
QMB, 2026	$1,350 / $1,824	$9,950 / $14,910
SLMB, 2026	$1,616 / $2,184	$9,950 / $14,910
QI, 2026	$1,816 / $2,455	$9,950 / $14,910
Extra Help (drug costs), 2026	$23,940 / $32,460 a year	$18,090 / $36,100
Extra Help (drug costs), 2027	Due in early 2027	**$18,710 / $37,340**

Extra Help resource limits shown include $1,500 per person set aside for burial. Without that, they're $16,590 / $33,100 for 2026 and $17,210 / $34,340 for 2027. In 2027, Extra Help members pay no more than **$5.80** for a generic drug and **$14.40** for a brand-name drug. The 2027 Medicare Savings Program limits haven't been posted yet. Some states use higher limits or don't count certain income, so it's worth applying even if you're a little over.

SNAP (October 1, 2026 – September 30, 2027)

Item (48 states and D.C.)	FY 2026	FY 2027
Maximum monthly benefit, 1 person	$298	**$306**
Maximum monthly benefit, 2 people	$546	**$562**
Gross monthly income limit, 1 / 2 people	$1,696 / $2,292	**$1,729 / $2,345**
Net monthly income limit, 1 / 2 people	$1,305 / $1,763	**$1,330 / $1,804**
Standard deduction (1–3 people)	$209	**$217**

Item (48 states and D.C.)	FY 2026	FY 2027
Federal asset limit, most households	$3,000	**$3,000**
Federal asset limit, with a member 60+ or disabled	$4,500	**$4,750**
Medical costs deducted for a member 60+ or disabled	Costs over $35 a month	Costs over $35 a month

A household with a member who's 60 or older or disabled only has to meet the net income limit. The asset limits are federal standards; many states use broader rules that change which limits apply to you. Alaska, Hawaii, Guam, and the Virgin Islands have different amounts. Your state's SNAP office makes the final decision.

Taxes

Item	Tax year 2026	Tax year 2027
Standard deduction, single	$16,100	**$16,600**
Standard deduction, married filing jointly	$32,200	**$33,200**
Extra standard deduction at 65+, single	$2,050	**$2,100**
Extra standard deduction at 65+, married (each spouse)	$1,650	**$1,700**
Senior deduction (age 65+, tax years 2025–2028)	Up to $6,000 per person	Up to $6,000 per person
Qualified charitable distribution (QCD) limit	$111,000	**$114,000**
Age to start required minimum distributions	73 (75 if born 1960 or later)	73 (75 if born 1960 or later)

The $6,000 senior deduction is on top of the regular standard deduction, and you can take it whether you itemize or not. It shrinks by 6 cents for each dollar of income over $75,000 ($150,000 for joint filers). Married couples must file jointly to claim it. Up to half of your Social Security can be taxed once your "combined income" passes **$25,000** (single) or **$32,000** (joint). Up to 85% can be taxed above **$34,000** (single) or **$44,000** (joint). Combined income is your adjusted gross income plus tax-free interest plus half of your Social Security. These dollar limits are written into the tax law and don't rise with inflation. A tax professional can tell you how they apply to you.

THE ONE RULE TO REMEMBER

Check the year before you use any number. The 2027 figures for Social Security, SNAP, Part D, and taxes are final. Medicare's 2027 Part B premium and the other Part A and Part B amounts aren't out yet. Until they are, plan with the 2026 figures and check medicare.gov.

SOCIAL SECURITY

GUIDE 1 OF 15 · FREE GUIDE

Got a Letter From Social Security? Now What?

The 10 most common SSA letters, what each one means, and what to do before the deadline.

Checked against primary sources: see the list at the back

A letter from Social Security can feel like trouble. Usually it isn't. But many SSA letters start a clock that runs whether you open the envelope or not. Here's what the common letters mean, which deadline matters, and the first step to take.

> **THE ONE RULE TO REMEMBER**
>
> **For most decisions, you have 60 days to appeal. SSA assumes you got the letter 5 days after the date printed on it, unless you can show it came later. So open SSA mail the day it arrives, and go by the deadline in the letter.**

The 10 letters, decoded

Letter 1 · Overpayment notice

SSA says it paid you more than it should have, and asks you to pay it back.

- If you think SSA got the amount wrong, or that you weren't overpaid, ask for **reconsideration** (Form **SSA-561**) within 60 days.
- If the amount is right but it wasn't your fault and you can't afford to repay, ask for a **waiver** (Form **SSA-632-BK**). You can ask for a waiver at any time.
- If you'd rather repay, but in smaller amounts, use Form **SSA-634**.

WATCH OUT

If you don't act within 30 days, SSA can start collecting. For newer Social Security overpayment notices, the default is holding back **50% of your monthly benefit** (**10%** of an SSI payment) until the debt is repaid. Your notice gives the actual amount and start date. If you ask for a waiver or an appeal within those 30 days, SSA says it won't collect until it decides your request.

Letter 2 · Notice of award

Your benefit was approved. Check the monthly amount, the start date, and any back pay. If something looks wrong, you have 60 days to ask for reconsideration.

Letter 3 · Denial (notice of disapproved claim)

SSA turned down your claim. File for reconsideration within 60 days, online or with Form SSA-561. You can keep gathering medical records after you file. Don't let the deadline pass while you wait for paperwork.

Letter 4 · Your COLA notice

This shows your new monthly benefit for the year ahead. For 2027, benefits rise **3.6%**, starting with the January 2027 payment. Most people whose my Social Security account was set up by November 18, 2026 can see it online in late November. If you have Medicare, your new 2027 amount shows up in December. Paper notices go out in December. Check the new amount, minus any Medicare premium, against what lands in your bank.

Letter 5 · Medicare IRMAA notice

This adds an extra charge to your Medicare Part B and Part D premiums because of past income. If your income dropped after a life-changing event like retirement, divorce, or a spouse's death, use Form **SSA-44** to ask for a lower amount. If you think SSA used the wrong tax information, you can appeal.

Letter 6 · Disability review (CDR)

SSA is checking whether you still have a disability. You'll get either the short **Disability Update Report (SSA-455)** or the longer **Continuing Disability Review Report (SSA-454-BK)**. Send it back by the date in the letter. List every doctor, every medicine, and any work you've done.

If SSA later decides your disability has ended, ask for reconsideration **within 10 days** of getting that notice if you want your benefits to keep coming while you appeal.

Letter 7 · SSI redetermination

SSA is reviewing your income, savings, and living arrangements to make sure you still qualify for SSI. Answer every question and report any changes, including who lives with you. If SSA lowers or stops your SSI, appealing within 10 days generally keeps your payment going until the first appeal is decided.

Letter 8 · Work Activity Report (SSA-821-BK)

SSA wants details about work you've done while getting disability benefits. Be exact about hours and pay. For SSDI, in 2027 any month you earn over **$1,270** counts as a trial work month. If you're self-employed, working more than **80 hours** in a month can count even if you earn less. The trial work period is 9 months within a rolling 60-month period. After that, SSDI generally treats earnings over **$1,770 a month** (**$2,950** if you're blind) as substantial.

Letter 9 · "Verify your identity" message

To use my Social Security, you sign in through Login.gov or ID.me. Be careful with anything that asks you to confirm personal details. SSA says it won't ask for sensitive information by text, email, or social media. Scammers also threaten to "suspend" your Social Security number or demand gift cards. If you're unsure, call SSA yourself at the number below, not a number in the message.

Letter 10 · Benefit verification letter

This is your "proof of income" letter for housing, loans, and other programs. It's free. You can download it any time in your my Social Security account. You can

also call the automated line and say "proof of income." Don't pay anyone to get it for you.

Before you call SSA

- [ ] The letter, with the date on it circled
- [ ] Your Social Security number and date of birth
- [ ] The form number the letter mentions
- [ ] A written list of your questions
- [ ] Pen and paper for the date, time, and name of the person you speak with

Ask, "What form do I file to appeal this, and what is my deadline?" Then put your appeal or waiver request in writing. A phone call by itself doesn't protect your appeal rights.

60 days
To appeal most SSA decisions (plus 5 days for mail)

30 days
To ask for a waiver or appeal and stop overpayment collection

10 days
To appeal a disability cessation or SSI cut and keep payments going

3.6%
2027 COLA, starting with January 2027 payments

SSA's main number is **1-800-772-1213** (TTY 1-800-325-0778). It's open weekdays, 8 a.m. to 7 p.m. local time in most time zones. To report a scam, go to oig.ssa.gov/report.

YOUR ONE ACTION THIS WEEK

Find any unopened mail from SSA, open it, and write the deadline on the outside of the envelope.

SOCIAL SECURITY

GUIDE 2 OF 15 · FREE GUIDE

If I Keep Working, Will Social Security Take My Check?

The earnings test in plain English: what counts, what doesn't, and how you get it back.

Checked against primary sources: see the list at the back

You claimed Social Security before your full retirement age, and you're still working. Then a letter says SSA will hold back some of your checks. It feels like a penalty. It isn't. It's closer to a delay. This guide explains the earnings test in plain English. For the math and worked examples, see the Earnings Test Cheat Sheet in this collection.

> **THE ONE RULE TO REMEMBER**
>
> **The earnings test only applies before your full retirement age. Starting the month you reach it, you can earn any amount. Months held back before then aren't simply lost: at full retirement age, SSA credits them and raises your monthly benefit from then on.**

Who this applies to

The earnings test applies if you get Social Security retirement, spouse, or survivor benefits and you're younger than full retirement age. For anyone born in 1960 or later, full retirement age is **67**. If you get survivor benefits, SSA uses your full retirement age *for retirement benefits* when it applies the earnings test.

Disability benefits follow different rules. If you get SSDI, SSA looks at whether your work is "substantial." In 2027 that generally means earning more than **$1,770 a month** (**$2,950** if you're blind).

The 2027 limits

$25,560
2027 yearly limit if you're under full retirement age all year ($1 held back for every $2 over)

$67,920
2027 limit in the year you reach full retirement age, counting only months before that ($1 for every $3 over)

No limit
Starting the month you reach full retirement age

SSA usually raises these limits each year. In 2026 they were $24,480 and $65,160.

What counts as "earnings," and what doesn't

Only money you earn by working counts.

Counts:

- Wages from a job, before deductions
- Bonuses, commissions, and vacation pay
- Net profit from self-employment

Doesn't count:

- Pensions and annuities
- IRA and 401(k) withdrawals
- Interest, dividends, and other investment income
- Veterans benefits
- Other government or military retirement pay

Wages count in the year you did the work, not the year you got paid. So December work paid in January counts for December.

How SSA holds back money

SSA doesn't shave a little off each check. It generally holds back **whole monthly checks** at the start of the year until it has withheld enough. Then your full

checks start again. If SSA holds back a bit more than it needed to, it pays you the extra after the year ends.

This is why your earnings estimate matters. If you said you'd keep working when you applied, SSA sends a form each year asking you to estimate your earnings. If you expect to earn more than you estimated, or you start working after saying you wouldn't, call SSA and tell them. Catching it early helps you avoid an overpayment letter later.

The first-year exception

Say you retire in the middle of the year after earning a lot. On the yearly test alone, you might get no checks at all for the rest of that year. SSA has a special rule for this.

In your first year of retirement, SSA can pay you a full check for any month you're considered "retired," no matter what you earned earlier in the year. In 2027, that means a month where you earn **$2,130 or less** (**$5,660** in the year you reach full retirement age) and you don't do substantial work in your own business. This rule generally applies for one year only. After that, SSA goes back to the yearly test.

If you're self-employed

SSA counts your **net profit**: what you take in, minus allowable business expenses. In your first year, it also looks at your **hours**:

- More than **45 hours** a month in your business generally counts as substantial work, so no check that month under the first-year rule.
- Between **15 and 45 hours** can count too, if it's a highly skilled job or you're managing a sizable business.
- Under **15 hours** a month isn't considered substantial.

If you consult or run a small business, keep a simple log of your monthly hours.

Money from your old job that arrives late

A final bonus, unused vacation payout, or other pay for work you did *before* you retired is a "special payment." In general, it doesn't count against the earnings test in the year it's paid. But SSA has to know about it. Your former employer can report it on Form **SSA-131**, Employer Report of Special Wage Payments. If you're expecting one, tell SSA and ask your old HR office about that form.

The payback at full retirement age

When you reach full retirement age, SSA recalculates your benefit. It treats the months it held back as if you hadn't claimed yet in those months. The result is a **higher monthly benefit from then on**. This also applies to spouse and survivor benefits that were reduced for early claiming.

It comes back as a bigger check each month, not as a lump sum. How much of the withheld money you get back over your lifetime depends on how long you collect.

> **WATCH OUT**
> Check your benefit amount the month you reach full retirement age. If it doesn't look like SSA gave you credit for withheld months, ask for a review in writing. You can use Form SSA-795, Statement of Claimant or Other Person.

YOUR ONE ACTION THIS WEEK

If you're under full retirement age, collecting, and still working, call SSA at 1-800-772-1213 and tell them what you now expect to earn in 2027.

SOCIAL SECURITY

GUIDE 3 OF 15 · CHEAT SHEET

The Earnings Test Cheat Sheet

The 2027 numbers, the math, and three worked examples on one sheet.

Checked against primary sources: see the list at the back

This is the numbers page. If you're collecting Social Security before full retirement age and still working, use it to see roughly how many checks SSA may hold back in 2027. For the plain-English story behind these rules, see "If I Keep Working, Will Social Security Take My Check?" in this collection.

THE ONE RULE TO REMEMBER

Before full retirement age, SSA holds back $1 for every $2 you earn over the yearly limit. In the year you reach full retirement age, it's $1 for every $3, counting only months before that. From that month on, there's no limit.

The 2027 numbers

Your situation in 2027	Yearly limit	Monthly limit (first-year rule)	Held back
Under full retirement age all year	$25,560	$2,130	$1 for every $2 over
You reach full retirement age in 2027	$67,920 (months before)	$5,660	$1 for every $3 over
At full retirement age or older	No limit	No limit	Nothing

For comparison, the 2026 yearly limits were $24,480 and $65,160. Full retirement age is 67 for anyone born in 1960 or later. That means people born in 1960 reach it during 2027.

The math in four steps

1. Add up your 2027 **earnings from work**: wages before deductions, bonuses, commissions, vacation pay, and net self-employment profit. Leave out pensions, IRA and 401(k) withdrawals, investment income, and veterans benefits.
2. Subtract your limit from the table.
3. Divide what's left by **2** (or by **3** in the year you reach full retirement age). That's the amount SSA will hold back.
4. Divide that by your monthly benefit and **round up**. That's about how many whole monthly benefits SSA holds back, usually starting with January's. (Each month's benefit is generally paid the following month.)

Example 1: Under full retirement age all year

Sarah is 63. She gets **$1,800 a month** and earns **$40,000** from a part-time job in 2027.

Step	Amount
Earnings	$40,000
Minus 2027 limit	– $25,560
Over the limit	$14,440
Held back ($1 for every $2)	$7,220
Benefit months held back (January to May)	5 × $1,800 = $9,000
Extra held back, paid to her after the year ends	$1,780
Benefit months she's paid for (June to December; December's arrives in January 2028)	7 × $1,800 = $12,600

Sarah doesn't lose $14,440. The amount held back is $7,220, and she gets the $1,780 extra back after 2027 ends.

Example 2: Reaching full retirement age in 2027

Tom was born on September 15, 1960, so he reaches 67 in September 2027. He gets **$2,000 a month**. He earns **$72,000** from January through August.

Step	Amount
Earnings, January to August	$72,000
Minus 2027 limit	– $67,920
Over the limit	$4,080
Held back ($1 for every $3)	$1,360
Benefit months held back	1 × $2,000 (January)
Extra held back, paid to him after the year ends	$640

Starting in September, Tom gets his full check every month, no matter what he earns.

Example 3: The first-year monthly rule

Jim earned **$60,000** from January through June 2027. He retires June 30 at 63 and starts benefits in July. Then he takes a part-time job paying **$1,800 a month**.

On the yearly test alone, Jim would be far over $25,560. But 2027 is his first year of retirement, so SSA can use a monthly test. Every month he earns **$2,130 or less** (and doesn't do substantial work in his own business), he gets a full check. That's July through December. If one month he earns $2,500, he'd generally get no check for that month only. Starting in 2028, the yearly test applies.

Self-employed? The hours test

In the first year, SSA also looks at hours in your own business:

Hours a month in your business	How SSA generally sees it
More than 45	Substantial work. No check that month.

Hours a month in your business	How SSA generally sees it
15 to 45	Depends. A highly skilled job or a sizable business can count.
Under 15	Not substantial

Your checklist

- [ ] Look up your full retirement age and monthly benefit in your my Social Security account.
- [ ] Find your row in the 2027 table.
- [ ] Estimate your 2027 work earnings honestly, including any bonus.
- [ ] Run the four steps above.
- [ ] If you're retiring mid-year, ask SSA about the "special earnings limit rule."
- [ ] Expecting a final bonus or vacation payout from an old job? Ask about Form SSA-131.
- [ ] Set aside cash for the months SSA will hold back.

GOOD TO KNOW

Held-back months aren't simply gone. At full retirement age, SSA recalculates your benefit and credits the months that were withheld, which raises your monthly amount from then on. How much of the withheld money you get back over time depends on how long you collect. Check the new amount that month.

YOUR ONE ACTION THIS WEEK

Run the four steps for 2027. If your earnings estimate has changed, call SSA at 1-800-772-1213 and tell them.

SOCIAL SECURITY

GUIDE 4 OF 15 · FREE GUIDE

Are You Making One of These 7 Social Security Mistakes?

A 20-minute self-check for the mistakes that quietly cost retirees the most, and the window to fix each one.

Checked against primary sources: see the list at the back

Most Social Security mistakes can be fixed, but only within a set window of time. This self-check walks you through seven common ones. Each has a quick yes-or-no question and the fix. Keep your my Social Security login handy.

THE ONE RULE TO REMEMBER

The mistake usually isn't what costs you. Missing the window is. Know the three big ones: 12 months to withdraw a retirement application, 60 days to appeal a decision, and 3 years, 3 months, and 15 days to correct your earnings record the easy way.

1. Claiming early without comparing the numbers

☐ Did you claim, or plan to claim, before full retirement age without comparing your benefit at 62, full retirement age, and 70?

If you were born in 1960 or later, full retirement age is **67**. Claiming at 62 cuts your monthly benefit by about **30%**, for life. Waiting past 67 adds **8% a year** until 70, which is **24% more** than your full retirement age amount.

The fix: Compare all three ages in your my Social Security account. If you claimed in the last 12 months and regret it, you can withdraw your application once, using Form **SSA-521**. You'd have to repay everything you and your family received, including Medicare premiums and taxes that were withheld.

2. Never checking your earnings record

- [ ] Have you looked at your earnings record in the past year?

SSA bases your benefit on up to **35 years** of your earnings. A missing or low year can mean a lower check.

The fix: Look over every year in your my Social Security account. If one is wrong, gather your W-2s or tax returns and file Form **SSA-7008**, Request for Correction of Earnings Record. The normal time limit is **3 years, 3 months, and 15 days** after the year in question. Some errors can be fixed after that, but it's harder.

3. Treating it as a solo decision when you're married

- [ ] Did you and your spouse decide when to claim without looking at what the survivor would get?

When a spouse dies, SSA calculates the survivor's benefit from the late spouse's work record. A survivor who waits until their own full retirement age for survivor benefits can get up to **100%** of the base amount. Claiming earlier gives less, as low as **71.5%** at age 60. If the late spouse claimed early, a cap can lower it further. So the higher earner's claiming age can affect the survivor for life.

The fix: Run the numbers for both of you at 62, full retirement age, and 70, and talk it through together.

4. Forgetting benefits from an ex-spouse

- [ ] Were you married 10 or more years, are you unmarried now, and have you never asked SSA about your ex's record?

You may qualify on an ex-spouse's record if you were married at least **10 years**, you're at least **62**, and you're not married now. You could get up to **half** of your ex's full retirement age benefit, if that's more than your own. If your ex hasn't claimed yet, you can still qualify once you've been divorced at least **2 years** and your ex is 62 or older. Your claim doesn't reduce your ex's benefit or their

current spouse's. If your ex has died, ask about surviving divorced spouse benefits.

The fix: Call SSA with your marriage certificate and divorce decree.

5. Working before full retirement age without telling SSA

- [ ] Are you collecting, under full retirement age, and earning more than you told SSA you would?

In 2027, SSA holds back $1 for every $2 you earn over **$25,560**. In the year you reach full retirement age, it's $1 for every $3 over **$67,920**. Withheld months aren't lost. Your benefit goes up at full retirement age.

The fix: Call SSA when your expected earnings change. See the earnings test guides in this collection.

6. Missing the Social Security Fairness Act

- [ ] Do you (or did your late spouse) have a pension from work that didn't pay Social Security taxes, and you never applied because of WEP or GPO?

This law was signed **January 5, 2025**. It ended the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) for benefits payable for **January 2024** and later. As of July 7, 2025, SSA said it had sent more than **3.1 million** payments totaling **$17 billion**. But if you never applied, SSA says you may need to file an application now.

The fix: Call SSA and ask whether you should apply for retirement, spouse, or survivor benefits.

7. Forgetting that benefits can be taxed

- [ ] Do you have other income, like a pension, IRA withdrawals, or wages, with no plan for taxes on your benefits?

The IRS adds half your benefits to your other income, including tax-exempt interest.

Filing status	Up to 50% of benefits taxable above	Up to 85% taxable above
Single	$25,000	$34,000
Married filing jointly	$32,000	$44,000

"85% taxable" doesn't mean an 85% tax rate. It means up to 85% of your benefits get counted as income.

For tax years **2025 through 2028**, people 65 and older can take an extra **$6,000** deduction each. It shrinks for incomes over $75,000 ($150,000 joint).

The fix: You can have SSA withhold **7%, 10%, 12%, or 22%** from each payment. Check with a tax professional or IRS Publication 915.

When to call SSA

Call **1-800-772-1213** (TTY 1-800-325-0778) if any of these apply:

- [ ] You found a wrong year on your earnings record.
- [ ] You were married 10+ years and never asked about ex-spouse benefits.
- [ ] You never applied because of WEP or GPO.
- [ ] You got a decision you disagree with in the last 60 days.

YOUR ONE ACTION THIS WEEK

Sign in to my Social Security and check every year of your earnings record.

SOCIAL SECURITY

GUIDE 5 OF 15 · FREE GUIDE

Can I Collect on My Ex's Social Security?

A five-minute self-check for divorced spouses, plus what changes if your ex has died.

Checked against primary sources: see the list at the back

If you were married 10 years or more and you're now divorced, you may be able to get Social Security based on your ex's work record. Your claim doesn't lower what your ex's current spouse or children get. This guide walks you through the quick check, the math, and what to bring when you call.

THE ONE RULE TO REMEMBER

The marriage must have lasted at least 10 years, counted from your wedding date to the date the divorce became final. Time spent separated still counts as married. If the divorce became final even one day before your 10th anniversary, you don't qualify on that marriage.

The five-question check (if your ex is living)

Five yeses means you likely meet SSA's basic test. SSA still has to confirm your records.

1. Were you married at least 10 years before the divorce was final?
2. Are you unmarried right now? If you remarried and that later marriage ended by death, divorce, or annulment, you can generally qualify again on your ex's record.
3. Are you 62 or older?
4. Is your ex already getting Social Security retirement or disability benefits? If so, you can generally claim on their record. If not, you can still claim if your

ex is 62 or older and you've been divorced for at least **2 continuous years**.

5. Is half of your ex's full-retirement-age amount bigger than your own? If your own is equal or larger, SSA pays your own.

If you were married to more than one person for 10+ years, you can be paid on only one record at a time. SSA generally pays the highest amount you qualify for.

How much you could get

The most a divorced spouse can get is **half of your ex's primary insurance amount**: the benefit SSA calculates from your ex's earnings record for their full retirement age. You get that maximum only if you wait until your own full retirement age to claim. For anyone born in 1960 or later, that's **67**.

If you also earned your own benefit, you don't get both in full. SSA pays your own benefit first, then adds a spousal amount if half of your ex's amount is higher. If you claim before full retirement age, SSA reduces your own benefit and the spousal amount separately, so your total can come out lower than the table below suggests. Ask SSA for your exact figure.

Example: Linda's own full benefit is $1,100. Her ex's full benefit is $2,800. Half of that is $1,400. If Linda claims at 67, SSA pays her $1,100 plus $300 on her ex's record, for $1,400 a month.

If you claim at	Spousal benefit only, as a share of your ex's full amount (before any adjustment for your own benefit; full retirement age 67)
62	32.5%
64	37.5%
66	45.8%
67	50%

Claiming early reduces the amount for good. Waiting past full retirement age doesn't raise it; delay credits only grow your own retirement benefit.

WATCH OUT

You can't claim one benefit and let the other grow. If you were born on or after January 2, 1954, filing for either your own retirement or your divorced-spouse benefit counts as filing for both. SSA pays you the higher combined amount.

If you're still working

Claim before full retirement age and keep working, and SSA may hold back some benefits. That money isn't lost; your monthly benefit goes up at full retirement age to make up for it.

$25,560
2027 earnings limit if you're under full retirement age all year ($1 held back for every $2 over)

$67,920
2027 limit in the year you reach full retirement age ($1 held back for every $3 over)

3.6%
Cost-of-living increase starting with benefits paid in January 2027

If your ex has died

The rules change, and the benefit is often bigger. As a surviving divorced spouse, SSA calculates your benefit from your ex's work record. It can be **up to 100%** of your ex's amount, including any delay credits your ex earned by waiting past full retirement age. Your claiming age and your ex's claiming history can change what you get.

- **Age:** 60 or older, or 50 to 59 if you have a disability that generally started within 7 years of your ex's death. (If you got certain survivor benefits earlier, the 7-year window can start later. Ask SSA.) At any age, you may qualify if you're caring for your ex's child (who is also your child) under 16 or disabled.
- **Amount:** Claiming at 60 generally gets you 71.5% of the base amount, rising to 100% at your full retirement age for survivor benefits (between 66 and

67). If your ex claimed early, a limit applies: generally the larger of what your ex was getting or 82.5% of your ex's full amount.

- **Remarriage:** If you remarried at 60 or later, you can still collect. The same is true if you remarried at 50 or later and already met the disability rules at the time. If you remarried earlier, you generally can't while that marriage lasts.
- **Other family:** Your survivor benefit doesn't reduce what your ex's widow or widower or children receive.
- **Switching:** The "file for both" rule doesn't apply to survivor benefits. You may be able to take one first and switch to the other later, up to age 70. Ask SSA to run both orders.

You can't apply for survivor benefits online. Call SSA.

The Social Security Fairness Act

If you have a pension from a job that didn't pay Social Security tax, such as some teachers, police officers, and firefighters, the Government Pension Offset may once have cut or wiped out your spouse or survivor benefit. The Social Security Fairness Act, signed January 5, 2025, ended that rule for benefits payable for January 2024 and later.

If you never applied because of the offset, you may need to file now. Your filing date can affect when benefits start.

What to have ready before you call

- [ ] Your marriage certificate and your final divorce decree (the dates prove the 10-year rule)
- [ ] Your ex's death certificate, if your ex has died
- [ ] Your Social Security number and proof of your age
- [ ] Your ex's Social Security number. If you don't have it, bring their full name, date of birth, and parents' names.
- [ ] Your questions, and paper to note the agent's name and the date

When you call, say: "I'd like to apply for divorced spouse benefits. Please compare that with my own benefit."

YOUR ONE ACTION THIS WEEK

Call SSA at 1-800-772-1213 (TTY 1-800-325-0778), Monday to Friday, 8 a.m. to 7 p.m. local time, and ask for an estimate on your ex's record. If you're 62 or older and unmarried, you can also start a spouse application at ssa.gov/apply.

SOCIAL SECURITY

GUIDE 6 OF 15 · SURVIVAL KIT

My Spouse Just Died. Now What?

The benefits checklist for the hardest weeks, in the order they matter.

Checked against primary sources: see the list at the back

This Survival Kit is for any surviving spouse, widow or widower. It covers what to handle in the first weeks, the one choice that can shape your income for life, and what to bring when you call Social Security.

THE ONE RULE TO REMEMBER

Survivor benefits are the exception to the "file for everything at once" rule. You may be able to take a survivor benefit now and switch to your own retirement benefit later, as late as age 70, or take your own first and switch to the survivor benefit later. Ask SSA to compare both orders before you choose.

Phase 1: The first weeks

1. **Make sure SSA knows.** Funeral homes generally report deaths to Social Security, so give the funeral director your spouse's Social Security number. If no funeral home reported it, call SSA with your spouse's name, Social Security number, date of birth, and date of death.
2. **Return any payment that isn't due.** Social Security pays a month behind, and it can't pay for the month of death. So if your spouse died in July, the payment that arrives in August must go back. For direct deposit, ask the bank to return it. For a paper check, don't cash it; send it back. You may still be due a survivor benefit for that month.
3. **Claim the $255 lump-sum death payment.** This one-time payment goes first to a spouse who lived in the same home. A spouse who lived apart may get it if they can get benefits on the record. You must apply within **2 years** of

the death. If you were already getting spouse benefits on your spouse's record, SSA generally pays it without a new application.

WATCH OUT

The 2-year window for the $255 payment is strict. SSA can accept a late claim only for "good cause," such as serious illness or wrong information from SSA. Don't count on it. Apply now.

Phase 2: Decide your path

Who qualifies. In most cases you can get monthly survivor benefits if you:

- Are 60 or older, or 50 to 59 with a disability that generally began within 7 years of your spouse's death (the window can start later if you got certain survivor benefits earlier), **or** are any age and caring for your spouse's child who is under 16 or disabled
- Were married at least **9 months** before the death (exceptions include an accidental death or a death on active military duty)
- Didn't remarry before 60 (50 if you have a disability)

How much. SSA calculates a survivor benefit from your late spouse's work record. Your claiming age and your spouse's claiming history both change what you get. Claiming at 60 generally gets you **71.5%** of the base amount, growing the longer you wait to **100%** at your full retirement age for survivor benefits. That age is 67 if you were born in 1962 or later, and between 66 and 67 for most people born earlier. If your spouse waited past full retirement age, the extra delay credits pass to you. If you're caring for your spouse's child under 16 or disabled, you may get a mother's or father's benefit of **75%** of your spouse's full benefit at any age (family limits can lower it).

One catch. If your spouse started retirement benefits early, a cap applies: your survivor benefit generally can't be more than the larger of what your spouse was getting or **82.5%** of their full benefit. If you also claim early, your own early-claiming reduction applies too.

Which to take first. Tom's full benefit was $2,800 and he hadn't claimed early. Maria, his widow, is 60. Her own full benefit at 67 is $2,400.

Path	What Maria does	Monthly amount
A. Survivor first	Survivor benefit at 60 (71.5%), then her own at 70	$2,002, then $2,976 for life
B. Own first	Her own at 62 (70%), then survivor at 67	$1,680, then $2,800 for life

Path A ends higher for Maria because her own benefit at 70 beats the full survivor amount. With a smaller own benefit, Path B could win. Figures leave out cost-of-living increases; get your real numbers from SSA.

$255
One-time lump-sum death payment

$25,560
2027 earnings limit before full retirement age ($1 held back for every $2 over)

Still working and under full retirement age? SSA may hold back some benefits once your earnings pass the limit. The money isn't lost; your benefit goes up at full retirement age to make up for it.

Phase 3: Apply and protect yourself

Apply by phone. You can't apply for survivor benefits online. Call SSA or visit a local office. If you're 60 or older and apply in the month after the death, benefits can start with the month of death.

Don't wait for every document. SSA must see originals of most documents, such as your birth certificate, and gives them back. If something's missing, file anyway. SSA will help you get it.

Know the remarriage rule. Remarrying at 60 or later (50 or later if you met the disability rules at the time) doesn't end survivor benefits. Remarrying earlier generally stops them, but if that later marriage ends, you may qualify again.

Appeal on time. If SSA denies your claim, you generally have **60 days** to ask for reconsideration (Form SSA-561). SSA assumes you got the letter 5 days after its

date.

Government pension? The Social Security Fairness Act ended the Government Pension Offset for benefits payable for January 2024 and later. If you skipped a survivor claim because of it, call SSA. You may need to file.

Before you call

- [ ] Your spouse's death certificate (or the funeral home's proof of death)
- [ ] Your marriage certificate (and divorce decree, if you were divorced)
- [ ] Both Social Security numbers and your birth certificate
- [ ] Your spouse's latest W-2s or self-employment tax return
- [ ] Your bank routing and account numbers for direct deposit
- [ ] Paper to note the agent's name and the date

Say: "I'd like to apply for survivor benefits. Please compare my survivor and retirement benefits at different ages."

YOUR ONE ACTION THIS WEEK

Call SSA at 1-800-772-1213 (TTY 1-800-325-0778), Monday to Friday, 8 a.m. to 7 p.m. local time, and set up your survivor appointment. If no one has claimed the $255 payment yet, ask for it on the same call.

SOCIAL SECURITY

GUIDE 7 OF 15 · FREE GUIDE

When Should We Both Claim Social Security?

The married couple's guide to the 50% rule, the file-for-both rule, and the survivor math.

Checked against primary sources: see the list at the back

For a married couple, when each of you claims Social Security is really one decision. It sets your income now and the check the surviving spouse lives on later. Here are the rules, a worked example, and the questions to settle before either of you files.

THE ONE RULE TO REMEMBER

A spousal benefit stops growing at 50% of the worker's full benefit. A survivor benefit can be as large as the worker's whole check, including delay credits. So the higher earner's claiming age often matters most, because it sets the check the survivor keeps.

Four rules for spousal benefits

1. **Half is the ceiling.** A spousal benefit is at most half of your spouse's full benefit, meaning the amount at their full retirement age. If your spouse waits until 70, your spousal benefit doesn't grow with theirs.
2. **Your spouse files first.** You generally can't get a spousal benefit until your spouse is getting their own retirement or disability benefit. You also need to have been married at least 1 year, with a few exceptions. (Divorced spouses follow different rules.)
3. **Claiming early cuts it for good.** Spousal benefits are reduced for each month you claim before your own full retirement age. If you also have your own retirement benefit, SSA reduces it and the spousal amount separately,

so ask SSA for your combined figure. That age is **67** for anyone born in 1960 or later.

4. **No reward for waiting past full retirement age.** Delay credits only raise your own retirement benefit, not a spousal benefit.

If you claim spousal at	Spousal benefit only, as a share of your spouse's full amount (before any adjustment for your own benefit; full retirement age 67)
62	32.5%
63	35%
64	37.5%
65	41.7%
66	45.8%
67	50%

The file-for-both rule

If you were born on or after January 2, 1954, filing for your own retirement benefit or a spousal benefit counts as filing for both. This is called "deemed filing." SSA pays you the higher combined amount. You can't take one and let the other grow.

The old way around this, filing a "restricted application" for spousal benefits only, was open only to people born before January 2, 1954. Everyone in that group is past 70 now, when delay credits stop, so it no longer adds anything.

"File and suspend" changed too. For requests made on or after April 30, 2016, if a worker suspends their benefit, benefits to their spouse on that record stop as well.

Deemed filing doesn't apply to survivor benefits. A surviving spouse may be able to take one benefit first and switch to the other later.

How couples usually think it through

- **Similar earnings:** Spousal benefits probably won't matter much. Each of you can decide based on health, work, and savings.
- **One higher earner:** The lower earner often claims earlier to get cash flowing. The higher earner often waits, because a bigger check for them is also a bigger check for the survivor.
- **One spouse with little or no work record:** That spouse can't get a spousal benefit until the higher earner files. The higher earner's timing sets both checks.

Ask SSA to show you both checks at several claiming ages before you decide.

The survivor math

When one spouse dies, the survivor doesn't get both checks. SSA calculates a survivor benefit from the late spouse's record and pays the survivor that or their own benefit, whichever is higher. The late spouse's claiming age and the survivor's own claiming age both change the result. That's why the higher earner's age at claiming matters so much.

Example: the higher earner's full benefit at 67 is $3,000. The lower earner's is $1,500. Say the higher earner dies first, and the survivor has reached full retirement age.

Higher earner claims at	Higher earner's check	Survivor's check
62 (70% of full)	$2,100	$2,475
70 (124% of full)	$3,720	$3,720

Why $2,475 and not $2,100? When a worker claims early, SSA caps the survivor benefit at the larger of what the worker was getting or **82.5%** of the worker's full benefit. Here that cap is $2,475. If the survivor also claimed early, their own reduction would lower it further. Even so, waiting until 70 leaves the survivor **$1,245 more a month**, about $14,940 a year, before cost-of-living increases.

The survivor gets 100% only by claiming at their own full retirement age for survivor benefits (67 if born in 1962 or later). Claiming as early as 60 starts at 71.5%.

$25,560
2027 earnings limit if you're under full retirement age all year ($1 held back for every $2 over)

$67,920
2027 limit in the year you reach full retirement age ($1 held back for every $3 over)

3.6%
Cost-of-living increase starting with benefits paid in January 2027

Working while you collect

If you claim before full retirement age and keep working, SSA holds back benefits once your earnings pass the limit. Example: you're 63 and earn $60,000 in 2027. That's $34,440 over the $25,560 limit, so SSA would hold back **$17,220** of that year's benefits. The money isn't lost. Your monthly benefit goes up at full retirement age to make up for it.

WATCH OUT

Claiming is hard to undo. You can withdraw a retirement application only within 12 months of when benefits start, only once in your life, and only if you pay back the benefits paid on that application. Anyone else collecting on your record, such as your spouse, must agree in writing.

Government pensions

If either of you gets a pension from work that didn't pay Social Security tax, the Social Security Fairness Act ended the Windfall Elimination Provision and the Government Pension Offset for benefits payable for January 2024 and later. If you never applied because of those rules, you may need to file now. Your filing date can affect when your benefits begin.

Talk these through together

- [ ] Each spouse's full benefit and full retirement age, from your SSA statements
- [ ] Which of you is the higher earner, and what the survivor would get if that person dies first
- [ ] Whether either of you will work before full retirement age
- [ ] How you'd pay the bills in the years before the higher earner claims
- [ ] Any pension from work that didn't pay Social Security tax
- [ ] Your marriage certificate (SSA checks the 1-year rule)

YOUR ONE ACTION THIS WEEK

Both of you sign in at ssa.gov/myaccount, download your Social Security statements, and sit down together to compare each person's benefit at 62, at full retirement age, and at 70.

MEDICARE

GUIDE 8 OF 15 · FREE GUIDE

Medicare Advantage vs. Medigap

The differences that matter, the one window that decides your options, and how to tell which path fits you.

Checked against primary sources: see the list at the back

There are two main paths through Medicare: a Medicare Advantage plan, or Original Medicare with a Medigap policy on top. This guide lays them side by side, explains the one timing rule that can lock you in, and gives you a checklist before you choose or switch.

Two paths, in plain English

Medicare Advantage (Part C) is a private, Medicare-approved plan that takes the place of Original Medicare. Most include drug coverage, and many add extras like dental, vision, and hearing.

Medigap (Medicare Supplement Insurance) is a private policy you add to Original Medicare. It helps pay what Original Medicare leaves behind, like the 20% coinsurance. You buy drug coverage (Part D) separately.

You can't use both at once. It's illegal to sell you Medigap while you're in an Advantage plan unless you're switching back.

Side by side

	Medicare Advantage	Original Medicare + Medigap
Monthly cost	Part B premium plus the plan's premium (some are $0).	Part B, Medigap, and Part D premiums. Medigap premiums may rise with age.
Yearly cap on costs	Yes, for covered Part A and Part B services. In 2027, no higher than **$9,850** in-network. Drug costs have their own Part D cap.	Original Medicare has no cap. Medigap fills most gaps, depending on the plan letter.

	Medicare Advantage	Original Medicare + Medigap
Doctors	Usually a network. Out-of-network care may cost more or not be covered, except emergencies.	Any doctor or hospital in the U.S. that takes Medicare. (Medicare SELECT policies use a network.)
Approval first	May need prior authorization for some services.	In most cases, no prior authorization.
Drugs	Usually built in.	Separate Part D plan.
Care abroad	Generally not covered. Some plans add limited emergency coverage.	Plans C, D, F, G, M, and N pay 80% of emergency care in the first 60 days of a trip ($250 deductible, $50,000 lifetime limit).
If you move	Plans can, and sometimes must, drop you if you move out of the service area.	Goes with you anywhere in the U.S.

$202.90
Standard Part B premium per month in 2026 (you pay it on either path)

$9,850
2027 top in-network out-of-pocket limit a Medicare Advantage plan can set for covered Part A and B services

$14,800
Highest combined in- and out-of-network limit for plans that cover out-of-network care, 2027

$2,400
2027 Part D cap on your qualifying out-of-pocket drug costs; after that, $0 for covered drugs

CMS usually announces the next year's Part B premium in the fall. The 2027 amount hadn't been announced as of November 17, 2026. Check medicare.gov for the current figure.

The window that decides everything

> **THE ONE RULE TO REMEMBER**
>
> **Your Medigap Open Enrollment Period is a one-time, 6-month window. It starts the first month you have Part B and are 65 or older. During it, an insurer can't turn you down or charge you more because of your health.**

After it ends, insurers in most states can ask health questions. They may charge you more, or say no, unless you have a guaranteed issue right.

If you delay Part B because you or your spouse are still working and have job-based coverage, your Medigap window doesn't start until you sign up for Part B.

Your safety nets

The first-year trial rights. These federal rights let you go back.

- If you joined a Medicare Advantage plan when you were first eligible at 65, and you leave within the first year, you can buy a Medigap policy sold in your state without health questions.
- If you dropped a Medigap policy to try Medicare Advantage for the first time, and you leave within a year, you can get your old policy back if the same company still sells it. If not, you can buy certain other plans.

Apply as early as 60 days before your Advantage coverage ends, and no later than 63 days after.

State rules can add more. Per an October 2026 KFF review, Connecticut and New York let people 65 and older buy Medigap year-round. Sixteen states have a "birthday rule" that lets current Medigap holders switch to a plan with equal or fewer benefits around their birthday: California, Delaware, Idaho, Illinois, Indiana, Kentucky, Louisiana, Maryland, Nevada, New Mexico, Oklahoma, Oregon, Utah, Virginia, West Virginia, and Wyoming. Rules differ by state, so confirm yours with your state insurance department.

WATCH OUT

If you drop Medigap for a Medicare Advantage plan and later want to come back, you may not be able to buy the same policy, or any policy, outside a trial right or a state protection. Don't cancel Medigap until you're sure.

One plan-letter note. If you became eligible for Medicare on or after January 1, 2020, you can't buy Plan C or Plan F. Plans D and G cover the same things as C and F, except the Part B deductible ($283 in 2026). With Plan N, you may pay up to $20 for some office visits and up to $50 for an ER visit that doesn't lead to admission.

Which may fit you

Medicare Advantage may fit if you're fine with a network, want one card for medical and drugs, and want lower monthly premiums. Medigap may fit if you want any doctor who takes Medicare, steadier bills in a bad year, or you split time between states.

Before you choose or switch

- [ ] List every prescription you take, with the dose.
- [ ] List your doctors and the hospital you'd want to use.
- [ ] Check them in Medicare Plan Finder at medicare.gov/plan-compare.
- [ ] Ask what you'd pay in a bad year, not just a good one.
- [ ] If you'd leave Medigap, ask whether you could get it back.
- [ ] Note your dates: Open Enrollment runs October 15 to December 7 each year. If you're in an Advantage plan, you get one more change from January 1 to March 31.

YOUR ONE ACTION THIS WEEK

Call your State Health Insurance Assistance Program (SHIP) for a free, unbiased side-by-side review. Find your local number at shiphelp.org or call 1-800-MEDICARE (1-800-633-4227).

MEDICARE

GUIDE 9 OF 15 · FREE GUIDE

Do I Have to Sign Up for Medicare at 65?

When you can safely wait, when you can't, and how to avoid a penalty that can follow you for life.

Checked against primary sources: see the list at the back

The short answer: not always. Some people can safely wait on Part B. But if you wait without the right kind of coverage, you can face a late penalty for as long as you have Part B, plus a wait before your coverage starts. This guide shows you which situation you're in and what to do next.

If you already get Social Security

You'll generally be enrolled in Part A and Part B automatically, starting the first day of the month you turn 65. Your Medicare card comes in the mail about 3 months before your 65th birthday.

- **Part B:** You can turn it down. Tell Social Security before the coverage start date on your card. If you do nothing, you keep Part B and the premium comes out of your check.
- **Part A:** You can't turn down Part A while you're getting monthly Social Security benefits. The only way out is to withdraw your Social Security application with Form SSA-521. That's only allowed within 12 months of when your benefits started, only once in your life, and you must pay back every benefit you got, plus anything Medicare paid for your Part A care.

Keeping Part A is usually the easy call. It's premium-free if you or your spouse worked and paid Medicare taxes long enough.

If you're not getting Social Security yet

You'll need to sign up yourself. Your Initial Enrollment Period is 7 months long. It starts 3 months before the month you turn 65 and ends 3 months after it.

- Sign up in the first 3 months, and coverage usually starts the first day of your birthday month.
- Sign up in your birthday month or later, and coverage starts the first day of the next month.
- **Born on the 1st of a month?** Medicare generally treats the month before as your birthday month for enrollment, so everything shifts one month earlier.
- **Part A can work differently.** If you sign up for premium-free Part A after you turn 65, it can generally start up to 6 months back, but not before the month you turned 65. Part B follows the start dates above.

Apply at ssa.gov/medicare/sign-up, or call Social Security at 1-800-772-1213 (TTY 1-800-325-0778).

Find your situation

Your coverage at 65	What usually makes sense
No other coverage	Sign up for Part A and Part B during your Initial Enrollment Period.
Job coverage from your or your spouse's **current** work, employer with 20 or more employees	You may be able to delay Part B. The job plan pays first.
Job coverage, employer with fewer than 20 employees	Medicare usually pays first, so you'll likely need Part B. Ask the employer.
COBRA, retiree coverage, or VA coverage	Doesn't count as current-job coverage. Sign up for Part B on time.
Marketplace (healthcare.gov) plan	Once you're eligible for premium-free Part A, you can't get Marketplace savings. Plan the switch.

Your coverage at 65	What usually makes sense
TRICARE or CHAMPVA	You generally must have Part A and Part B to keep it (active-duty TRICARE has an exception).

THE ONE RULE TO REMEMBER

Health coverage from a current job, yours or your spouse's, is the usual way to delay Part B without a penalty. COBRA, retiree, VA, and Marketplace coverage don't count. A few special situations have their own sign-up periods, listed below.

If you delay because you're still working

You get a Special Enrollment Period. You can sign up any time you're still covered by the job plan, or during the **8 months** after the job or the coverage ends, whichever comes first. That's true whether or not you take COBRA.

To sign up, you'll use two forms: CMS-40B (Request for Enrollment in Part B) and CMS-L564 (Request for Employment Information), which your employer fills out to prove your coverage.

Other special sign-up periods. Medicare also has Special Enrollment Periods for some exceptional situations. Examples include losing Medicaid, or missing your sign-up because an employer or health plan gave you wrong information. Others cover a natural disaster or emergency, and release from jail or prison. If one of these happened to you, call Social Security and ask whether you qualify.

Your 6-month Medigap Open Enrollment Period starts when your Part B starts, so delaying Part B also delays that window.

What the penalties cost

10%
Part B penalty for each full 12 months you could have had Part B but didn't

$243.50
2026 monthly Part B premium after a 24-month delay ($202.90 plus 20%)

1%
Part D penalty per month without creditable drug coverage

$41.33
2027 national base beneficiary premium used for the Part D penalty

Part B. The penalty is usually charged for as long as you have Part B. A 2-year delay means 20% more, every month.

Part D. If you go 63 days or more in a row without Part D or other creditable drug coverage, the penalty is 1% of the national base premium for each month you went without. A 24-month gap in 2027 works out to 24% of $41.33, about **$9.90 a month**, added for as long as you have Part D. If you get Extra Help, you don't pay this penalty.

Part A. Only matters if you have to buy Part A. In 2026, that premium is $311 or $565 a month, depending on work history. Sign up late and it can go up 10%, for twice the number of years you waited.

CMS usually announces the next year's Part B premium in the fall. The 2027 amount hadn't been announced as of November 17, 2026. The standard Part B premium is **$202.90 a month in 2026**.

WATCH OUT

Health Savings Account (HSA) trap. You can't put money into an HSA once Medicare starts. When you sign up for Part A or Social Security after 65, premium-free Part A is usually backdated up to 6 months (but not before you were first eligible). If you sign up 6 or more months after turning 65, stop HSA contributions 6 months before you apply, or you may owe a 6% tax on the extra.

Before you call Social Security

- [ ] Your Social Security number and date of birth
- [ ] Your Medicare card, if it has come
- [ ] Names and group numbers of every health plan you have
- [ ] Your spouse's employer details, if you're delaying based on their plan
- [ ] Pen and paper for the agent's name and the date and time of the call
- [ ] Ask: "What forms do I need to send in writing?"

YOUR ONE ACTION THIS WEEK

If you're within 6 months of turning 65, log in at ssa.gov/myaccount, confirm your birth date and earnings record, and write down your 7-month enrollment window.

MEDICARE

GUIDE 10 OF 15 · FREE GUIDE

Who Pays for Long-Term Care?

Why Medicare stops, where Medicaid starts, and what a spouse may be allowed to keep.

Checked against primary sources: see the list at the back

It's easy to assume Medicare will pay for a nursing home. In most cases it won't. This guide explains what Medicare covers, how Medicaid steps in, what a spouse at home may be allowed to keep, and the two rules to understand before you move any money.

What Medicare covers, and where it stops

Medicare pays for **skilled** care: short-term nursing or therapy you need daily, usually to recover after a hospital stay. It doesn't pay for **custodial** care: help with bathing, dressing, eating, and using the bathroom. That's most of what long-term care is.

To get skilled nursing facility care, you generally need a medically necessary inpatient hospital stay of at least 3 days in a row first. The day you leave doesn't count, and time "under observation" isn't an inpatient stay. Some Medicare Advantage plans waive the 3-day rule.

Skilled nursing facility, each benefit period	What you pay in 2026
Days 1–20	$0
Days 21–100	$217 a day
Day 101 and after	All costs

CMS usually announces the next year's amounts in the fall. The 2027 figures hadn't been announced as of November 17, 2026.

THE ONE RULE TO REMEMBER

Medicare is recovery coverage, not long-term living coverage. For ongoing custodial care, Medicaid is the public program that may pay, if you qualify in your state.

Having both: "dual eligible"

You can have Medicare and Medicaid at the same time. Medicare stays your main health coverage for doctors, hospitals, and drugs. Medicaid can cover what Medicare doesn't, including nursing home care.

Even if you don't qualify for full Medicaid, a **Medicare Savings Program** may pay your Part B premium, and sometimes your deductibles and coinsurance. The standard 2026 resource limits are **$9,950** for one person and **$14,910** for a couple, and some states allow more. If you qualify, you also get Extra Help with drug costs.

How Medicaid pays for long-term care

Medicaid long-term care has income and asset limits, and each state sets its own rules. Some states use the SSI limit, which is $2,000 for one person in 2026. Others allow more. Your state Medicaid office has the exact figure.

Once you qualify, most of your monthly income generally goes toward the cost of your care. You keep a small personal needs allowance. Federal rules set the minimum at **$30 a month**, and states may set it higher. Medicaid pays the rest.

Many states also cover some care at home or in the community through waiver programs, though some have waiting lists. **PACE** (Program of All-inclusive Care for the Elderly) is another option in many areas. It's for people 55 and older who need nursing home-level care but can live safely at home with support. If you have Medicaid, you pay no monthly PACE premium.

What a spouse may be allowed to keep

The rules are built so the spouse at home, called the "community spouse," isn't left with nothing.

$162,660
2026 maximum assets the at-home spouse may keep (the federal top; your state's figure may be lower)

$32,532
2026 minimum the at-home spouse may keep

$2,705
Minimum monthly income allowance for the at-home spouse (all states except Alaska and Hawaii, from July 1, 2026)

$4,066.50
2026 maximum monthly income allowance

- **The home, rule 1 (counting your assets).** Your home is generally not counted as an asset while your spouse or a dependent relative lives there, or while you intend to return.
- **The home, rule 2 (a separate equity limit).** Even when the home isn't counted as an asset, Medicaid generally won't pay for nursing home or other long-term care services if your home equity is over your state's limit, unless your spouse, or a child who is under 21, blind or disabled, lives there. In 2026, that limit is between **$752,000** and **$1,130,000**, depending on the state.
- **The at-home spouse's income** isn't counted against the spouse in care.
- **Other items** generally not counted include one car used for transportation, household goods, and certain burial funds. Ask your state.

CMS usually publishes the next year's spousal figures late in the year. Confirm your state's numbers before you rely on them.

Two rules that surprise families

1. The 5-year look-back. When you apply for Medicaid long-term care, the state reviews money and property you gave away or sold for less than it was worth in

the past 60 months. A gift, like signing the house over to your children, can trigger a penalty period that delays coverage. Some transfers, such as to a spouse or a disabled child, are allowed.

2. Estate recovery. If someone got Medicaid long-term care at 55 or older, the state must seek repayment from their estate after they die. That can include the home. But the state can't recover while a surviving spouse is alive, or while there's a surviving child under 21 or a child of any age who is blind or disabled. States must also offer hardship waivers.

WATCH OUT

Don't give away assets or retitle the house to "qualify" without advice. A gift made in a panic can delay coverage for months. Talk to your state Medicaid office, your SHIP, or an elder-law attorney first.

Your checklist

- [ ] Write down what you have: accounts, home, car, income, and whose name each is in.
- [ ] Ask your state Medicaid office for its long-term care asset limit and spousal figures.
- [ ] Check whether you qualify for a Medicare Savings Program.
- [ ] Ask whether PACE or a home care waiver serves your area.
- [ ] Keep records of any gifts or sales from the past 5 years.
- [ ] Talk to an elder-law attorney before moving any real money.

YOUR ONE ACTION THIS WEEK

Call your State Health Insurance Assistance Program (SHIP) for free help. Find your local number at shiphelp.org, or call 1-800-MEDICARE (1-800-633-4227) and ask for your state Medicaid office.

SNAP & DISABILITY

GUIDE 11 OF 15 · SURVIVAL KIT

Don't Lose Your SNAP Over Paperwork & Deadlines

The three steps of renewal, the dates that matter, and your right to a fair hearing.

Checked against primary sources: see the list at the back

This Survival Kit is for anyone with a SNAP renewal coming up. SNAP calls it "recertification." Benefits can end because a form, interview, or document came in late, even when you still qualify. Here's how to stop that.

THE ONE RULE TO REMEMBER

Renewal has three parts, not one: file the form, do the interview, and send the papers they ask for. Missing any one of them can end your benefits, just like missing all three.

Your renewal timeline

1. **The Notice of Expiration arrives.** It generally comes before the last month of your certification period. It tells you when benefits end and when the form is due.
2. **File the renewal form by the deadline on your Notice of Expiration.** For most households the standard federal deadline is the 15th of your last month, but go by the date on your notice. Sign it, and send it even if you're still missing papers.
3. **Do the interview.** Federal rules generally require an interview at least once every 12 months. States can do it by phone. Some states waive it for older or disabled households with no earnings. The state has to schedule it so you have at least 10 days afterward to send papers before your benefits end.
4. **Send the papers they ask for.** You'll get a written list with a due date, at least 10 days out.

5. **Get the decision.** If everything is in on time, your new period should start with no gap.

> **WATCH OUT**
> Missed the interview? Your state should send a "Notice of Missed Interview." Call and ask for a new time right away. If you ask, federal rules say the state must schedule a second interview.

If something comes in late

If the office caused the delay (for example, it scheduled your interview late or was slow processing papers you sent on time), and you're still eligible, you can be owed a full first month of benefits with no gap.

If you missed a step yourself but filed the form before your period ended, you generally have **30 days after the period ends** to finish. Benefits generally restart from the day you complete that step, not the first of the month. After 30 days, you'll likely need a new application.

Bring these to your interview

- [ ] Your Notice of Expiration and your case number
- [ ] Photo ID
- [ ] Proof of income for everyone in the household (pay stubs, Social Security or SSI award letter, pension statement)
- [ ] Proof of rent or mortgage, property tax, and insurance
- [ ] Your latest utility bills (heating, cooling, electric, phone)
- [ ] Medical bills and receipts, if anyone in your home is 60 or older or has a disability
- [ ] Proof of child support you pay, or childcare costs

GOOD TO KNOW

If anyone in your home is 60 or older or has a disability, medical costs over **$35 a month** can lower your countable income. That includes prescriptions, copays, Medicare and insurance premiums, dental care, glasses, hearing aids, and rides to the doctor. Bring the receipts.

Key numbers (Oct. 1, 2026 to Sept. 30, 2027)

$1,729
Gross monthly income limit for 1 person in the 48 states and DC

$306
Maximum monthly SNAP for 1 person ($562 for 2)

$217
Standard deduction for a household of 1 to 3

$4,750
Asset limit if anyone in the home is 60+ or has a disability ($3,000 for others)

If someone in your household is 60+ or has a disability, you generally only have to meet the net income limit ($1,330 a month for one person). Many states use more generous limits. Your state SNAP office can confirm yours.

What changed under the July 2025 law

Public Law 119-21, signed July 4, 2025, changed some SNAP rules. USDA says these took effect when the law was signed, and states apply them to current households when they review the case.

- **The three-month time limit now reaches more adults.** It used to cover adults 18 to 54 without dependents. Now it can apply up to age 64. Adults who live in a SNAP household with a member under 14 can still qualify for an exception (it used to be under 18). Exceptions for veterans, people experiencing homelessness, and young adults who aged out of foster care were removed. New exceptions cover qualifying American Indian and Alaska Native individuals. Being unable to work for medical reasons, or being

pregnant, still counts. USDA's full list is at fna.usda.gov/snap/work-requirements.

- **Heating and cooling costs.** A household with someone 60 or older, or someone with a disability, can still get the heating and cooling allowance if it got more than $20 in energy assistance (such as LIHEAP) in the past year. Other households now have to show they actually pay heating or cooling costs.
- **Internet bills** no longer count as a shelter cost.

If you're 55 to 64 without a disability, ask your caseworker whether the time limit applies to you.

If you're denied or cut: your fair hearing

You have the right to ask for a fair hearing about any action on your case. That includes a denial, a cut, or the amount you get.

- **You generally have 90 days** to ask for one. Ask out loud or in writing. Writing gives you proof. Keep a copy.
- The state generally has to hold the hearing and decide within **60 days** of your request.
- A relative, friend, or legal aid lawyer can speak for you.
- **Keeping benefits during the appeal:** If you ask for a hearing within the time given on the notice (at least 10 days), and your certification period hasn't ended, your benefits usually continue until the decision. If you lose, the state can count those benefits as an overpayment you owe back.
- **Lost benefits because of an agency error?** Separate from the hearing deadline, benefits lost because of the agency's mistake (or under certain other rules) can generally be restored for up to 12 months. Ask in writing.

WATCH OUT

Try not to tell a worker you "won't" do an interview or send a paper. Under federal rules, refusing to cooperate is treated more harshly than simply missing a step. If you can't do something, say why: illness, transportation, work hours, or a language barrier.

YOUR ONE ACTION THIS WEEK

Find your last SNAP notice, write down the date your certification period ends, and mark the renewal-form deadline from your Notice of Expiration on your calendar. No notice yet? Call your SNAP office and ask for the date.

SNAP & DISABILITY

GUIDE 12 OF 15 · FREE GUIDE

Should I Apply for Disability?

A five-question self-screen against Social Security's own standard, before you file.

Checked against primary sources: see the list at the back

If your health has changed and work is getting hard, this Free Guide helps you see how your situation lines up with the rules Social Security uses. It can't tell you whether you'll be approved. No one can. It can show you where you stand and what to build before you file.

THE ONE RULE TO REMEMBER

Social Security doesn't pay for being sick or hurt. It pays when a medical condition keeps you from working above a set earnings level, and the condition has lasted, or is expected to last, at least 12 months in a row (or to result in death).

How Social Security decides

Social Security uses five steps, in order. If your claim is decided at one step, it stops there.

1. **Are you working above the earnings limit?** In 2027, that limit is **$1,770 a month** in countable earnings. For SSDI only, the limit is **$2,950** if you're blind. Earn more, and you generally won't be found disabled. SSA can subtract some work expenses, so gross pay alone doesn't settle it.
2. **Is your condition severe, and will it last 12 months?** It has to seriously limit basic work, like standing, lifting, sitting, or remembering.
3. **Does it meet or equal a condition on Social Security's medical list?** If yes, you're generally approved here.
4. **Can you still do the work you did in the past five years?** If yes, you're generally denied. (In 2024, this lookback dropped from 15 years to 5.)

5. **Can you adjust to other work?** Here your age, education, and skills matter a lot.

The five-question self-screen

- [ ] **Q1.** Are my countable work earnings $1,770 a month or less in 2027 ($2,950 for SSDI if I'm blind)? Not sure what counts? Ask SSA before ruling yourself out.
- [ ] **Q2.** Has my condition lasted, or is it expected to last, at least 12 months in a row? (You don't have to wait the full 12 months to apply.)
- [ ] **Q3a. For SSDI:** Have I worked enough, recently enough? The number of work credits you need depends on your age when the disability began. Many people 31 or older need 20 credits earned in the 10 years before. Younger workers need fewer. Check your record at ssa.gov/myaccount or ask SSA.
- [ ] **Q3b. For SSI:** Are my countable resources $2,000 or less ($3,000 or less for a couple), and is my income low? Your home and one car usually don't count.
- [ ] **Q4.** Do I have current medical treatment and records that show my limits?
- [ ] **Q5.** How old am I? (See the age section below.)

Yes to Q1, Q2, Q4, and either Q3a or Q3b: you may be ready to apply. **Stuck on Q2 or Q4:** keep seeing your doctor and build the record. **No on Q1, or no on both Q3a and Q3b:** this may not be the right path right now.

SSDI or SSI?

	SSDI	SSI
Based on	Your work record	Low income and resources
Resource limit	None	$2,000 or less single / $3,000 or less couple
2027 payment	Based on your earnings; the estimated average for disabled workers is $1,701 a month	Up to $1,029 single / $1,544 couple, minus countable income

	SSDI	SSI
Waiting period	Generally 5 full months before the first payment (none for ALS)	None
Health coverage	Medicare after 24 months of SSDI (no wait for ALS)	Medicaid in many states

You can apply for both at once if your SSDI would be low.

$1,770
2027 monthly earnings limit (SGA), not blind

$2,950
2027 monthly earnings limit (SGA) for SSDI if you're blind

$1,970
Earnings for one work credit in 2027 (up to 4 a year)

$1,029
2027 maximum federal SSI payment for one person

Why age matters

At Step 5, the rules treat age as a bigger factor the older you get.

Age	How Social Security views it
Under 50	Age generally isn't seen as a barrier to new work
50 to 54	Age, plus a severe condition and limited work experience, may seriously limit new work
55 and older	Age significantly affects your ability to adjust to new work
60 and older	Special rules apply for people close to retirement age

If you're within a few days to a few months of the next age group, Social Security may use the older group. They decide case by case.

Of disability applications from workers filed in 2019, about 1 in 5 were approved at the first decision. About 3 in 10 were approved in the end, after appeals.

Before you file

1. **Check your work record** at ssa.gov/myaccount. Make sure your earnings are right and see your credits.
2. **Keep seeing your doctor.** Recent, regular records carry weight.
3. **Keep a symptom journal.** Write down what you can't do, and how often bad days happen.
4. **Get copies of your medical records** so you know what's in them.
5. **Check the Compassionate Allowances list** at ssa.gov/compassionateallowances. It lists more than 300 serious conditions, like certain cancers and ALS, that can be decided faster.
6. **Decide about a representative.** It's your choice. Under a standard fee agreement, the fee generally can't be more than 25% of your back pay or $9,200, whichever is less.

WATCH OUT

If you're denied, you generally have **60 days** from when you get the notice to ask for reconsideration. Mark that date the day the letter arrives.

GOOD TO KNOW

On forms and calls, describe limits in plain terms, like "I can stand for 10 minutes before I have to sit." Social Security looks at what you can do day after day on a full-time basis, not only on good days.

YOUR ONE ACTION THIS WEEK

Sign in at ssa.gov/myaccount and check your earnings record and work credits.

MONEY & HOME

GUIDE 13 OF 15 · CHECKLIST

The Retirement Tax Checklist

The deductions, limits, and forms to check before you file, with 2026 and 2027 numbers.

Checked against primary sources: see the list at the back

This checklist is for anyone 65 or older, or close to it, who files a federal tax return. It covers the tax breaks retirees most often need to check, the numbers for 2026 and 2027, and the forms that fix common problems. Tick what applies to you and bring it to your tax preparer, or keep it beside you while you file.

1. The new senior deduction

- [ ] **Claim the extra $6,000 deduction if you're 65 or older.** It's available for tax years 2025 through 2028. A married couple can claim up to $12,000 if both spouses qualify. You get it whether you take the standard deduction or itemize.
- [ ] **Check that it's on your return.** It's claimed on Schedule 1-A and carries to line 13b of Form 1040 or 1040-SR.
- [ ] **Know the income limit.** The deduction shrinks once your modified adjusted gross income (MAGI) is over **$75,000** for single filers or **$150,000** for joint filers.
- [ ] **Make sure you meet the other rules.** You need a valid Social Security number. If you're married, you must file a joint return to get it.

WATCH OUT

Married couples who file separately can't take the $6,000 senior deduction. If you usually file separately, ask your preparer to compare both ways.

2. Your standard deduction

You get a larger standard deduction once you're 65. The extra senior amount is on top of the $6,000 deduction above, so you can get both.

	Tax year 2026 (filed in 2027)	Tax year 2027 (filed in 2028)
Standard deduction, single	$16,100	$16,600
Standard deduction, married filing jointly	$32,200	$33,200
Extra amount at 65+, single or head of household	$2,050	$2,100
Extra amount at 65+, each married spouse	$1,650	$1,700

- [ ] **If you're legally blind,** you get a higher standard deduction for that too.
- [ ] **Consider Form 1040-SR.** It's the same return as Form 1040, with larger print, for people 65 or older.

3. Tax on your Social Security

Up to half, and in some cases up to 85%, of your benefits can be taxable. It depends on your "provisional income": half your Social Security, plus all your other income, including tax-exempt interest.

Filing status	Below this, no tax on benefits	Above this, up to 85% can be taxable
Single or head of household	$25,000	$34,000
Married filing jointly	$32,000	$44,000

- [ ] **Remember that 85% is not a tax rate.** It's the most of your benefit that can count as taxable income.

- [ ] **Married filing separately?** If you lived with your spouse at any time during the year, your base amount is generally **$0**, so up to 85% of your benefits can be taxable from the first dollar.
- [ ] **Right-size your withholding.** File Form W-4V to have federal tax withheld from your Social Security at 7%, 10%, 12%, or 22%. You can also start, stop, or change it through your my Social Security account or by calling 1-800-772-1213.
- [ ] **Check whether you need estimated payments.** In most cases you must pay estimated tax (Form 1040-ES) if you expect to owe at least $1,000 after withholding and credits, and your withholding will be less than the smaller of 90% of this year's tax or 100% of last year's. If last year's adjusted gross income was over $150,000 ($75,000 if married filing separately), that second figure is 110% of last year's tax.

4. Retirement accounts

- [ ] **Know your required minimum distribution (RMD) age.** It's 73 for most people now retiring, and 75 if you were born in 1960 or later. You can delay your first RMD until April 1 of the next year, but then you'll take two RMDs that year.
- [ ] **Give from your IRA if you're 70½ or older.** A qualified charitable distribution (QCD) goes straight from your IRA trustee to an eligible charity. It isn't counted as taxable income, and it counts toward your RMD. The limit is **$111,000 in 2026** and **$114,000 in 2027**.

5. Medical costs and Medicare

- [ ] **If you itemize, add up your medical costs.** You can deduct the part that's more than 7.5% of your adjusted gross income. Medicare Part B and Part D premiums count as medical expenses.
- [ ] **Watch your Medicare premiums (IRMAA).** Higher-income retirees pay more for Part B and Part D. For 2026, it starts above **$109,000** for single filers and **$218,000** for joint filers. Social Security generally uses your tax return from two years earlier.

- [ ] **If your income dropped, file Form SSA-44.** Retirement, cutting your work hours, marriage, divorce, or the death of a spouse can count as a life-changing event. You can ask Social Security to use your newer, lower income.

6. State taxes and free help

- [ ] **Check your state.** Whether your state taxes Social Security, pensions, or IRA withdrawals depends on where you live, and the rules change. Look it up on your state department of revenue's website.
- [ ] **Get free tax help.** Tax Counseling for the Elderly (TCE) offers free help, especially for people 60 and older, with a focus on pensions and retirement questions. Most TCE sites are run by AARP Foundation Tax-Aide (888-227-7669). The VITA program generally helps people who make about $70,244 or less (800-906-9887).

THE ONE RULE TO REMEMBER

The $6,000 senior deduction is only for tax years 2025 through 2028. Check that it's on your return each year you qualify.

YOUR ONE ACTION THIS WEEK

Look at your Form SSA-1099 or your last tax return and check two things, how much tax was withheld and whether Schedule 1-A was filed. If either looks off, call 1-800-772-1213 to change withholding or book a free VITA/TCE appointment at 800-906-9887.

MONEY & HOME

GUIDE 14 OF 15 · CHECKLIST

The Property Tax Relief Checklist

How to find your local senior property tax break, apply the right way, and not miss the deadline.

Checked against primary sources: see the list at the back

This checklist is for homeowners 65 and older, and in some places younger people with disabilities or surviving spouses. Many states and counties offer property tax breaks for older homeowners, but you usually have to apply for them yourself. Here's how the programs work, three real examples, and the steps to claim yours.

How senior property tax relief works

Programs go by different names, but most fall into a few types:

- **Exemption.** Takes a set amount off your home's taxable value before the tax is figured.
- **Freeze or ceiling.** Limits how much your tax, or your home's taxable value, can go up.
- **Credit or rebate.** Lowers your bill directly, or sends you money back after you apply.
- **Circuit breaker.** Relief that's based on your income, so it usually helps people with lower or fixed incomes most.

Many places offer more than one. Programs, amounts, income limits, and deadlines vary by state and county, and they change. Your county assessor, county tax office, or state revenue department has the official rules.

Three real examples

These show how different the programs can be. They're examples, not a list of everything available.

State	Program	Who and how much
Texas	Age 65 or older homestead exemption, plus school tax ceiling	School districts must give an extra **$60,000** homestead exemption to owners 65 or older. The school tax on your home generally can't go up from the year you first qualify.
New York	Enhanced STAR	At least one resident owner must be 65 or older by December 31. Combined income of the resident owners and their spouses must be **$110,750 or less for 2026 benefits** and **$113,550 or less for 2027 benefits** (New York's benefit years). If you get the STAR credit, the state generally upgrades you to Enhanced STAR automatically when you qualify. If you have the STAR exemption instead, apply through your assessor, usually by March 1.
Pennsylvania	Property Tax/Rent Rebate	Rebates of **$380 to $1,000**, for homeowners and renters 65 or older, widows and widowers 50 or older, and people with disabilities 18 or older. Household income must be **$48,110 or less**.

WATCH OUT

Pennsylvania's deadline to apply for the 2025 rebate is **December 31, 2026**. Reading this later? The Department of Revenue posts each year's deadline, or call 1-888-222-9190.

Your 5-step filing checklist

- [ ] **1. Confirm you qualify.** Most senior programs ask that you be a certain age, own the home, and live there as your main home. Many also have an income limit. Check your state's rules first.

- [ ] **2. Get the form from an official source.** Use your county assessor, county tax office, or state revenue website. Skip third-party sites that charge a fee or ask for personal information to "file for you."
- [ ] **3. Gather your documents.** Have proof of age (driver's license or birth certificate) and proof you own the home (such as your deed). If there's an income limit, include proof of income, like last year's tax return or your Social Security benefit letter.
- [ ] **4. Find your deadline and write it down today.** Your deadline may not be mailed to you or printed on your bill. Call your assessor and ask, "What is the deadline for senior relief this year?"
- [ ] **5. Submit, then ask about past years.** Send every document the first time. Then ask whether your state or county lets you claim relief for earlier years you missed. Some do, and the rules vary.

Three ways applications go wrong

1. **The wrong form.** Many counties run several senior programs side by side. Make sure you're using the exact form for your program and tax year.
2. **Missing proof of income.** If there's an income limit, an application without income proof can be delayed or denied. Attach it the first time.
3. **A missed deadline.** Miss it and you may have to wait until the next year. Mark it on your calendar now.

Two questions to ask your county assessor

- [ ] "What property tax relief do you have for homeowners 65 and older?"
- [ ] "Which of those programs have no income limit, and which ones do I need to apply for again each year?"

GOOD TO KNOW

Not sure where to start? AARP Foundation's free Property Tax-Aide tool (aarpfoundation.org/propertytaxaide) can help you look up programs in your state. You don't need to be an AARP member. Then confirm the details on your county or state's own website.

THE ONE RULE TO REMEMBER

Senior property tax relief usually isn't automatic. In many places, you have to find the program, apply, and meet the deadline yourself.

YOUR ONE ACTION THIS WEEK

Call your county assessor's office and ask the two questions above. Write down the program names, the forms, and the deadline.

MONEY & HOME

GUIDE 15 OF 15 · FREE GUIDE

Jobs for Retirees

15 flexible jobs that fit retirement, with government pay figures and the Social Security rules to check first.

Checked against primary sources: see the list at the back

A part-time job can bring extra income, purpose, and a reason to get out of the house. This guide lists 15 jobs that suit people with life and work experience, with the government's pay figure for each. It starts with the Social Security rules to check before you say yes.

Before you take a job while on Social Security

If you get Social Security and you're under your full retirement age, earning over a yearly limit can mean Social Security holds back some of your checks. Full retirement age is 67 if you were born in 1960 or later.

$25,560
2027 limit if you're under full retirement age all year. $1 is held back for every $2 you earn over it.

$67,920
2027 limit in the year you reach full retirement age. $1 is held back for every $3 over, counting only the months before you reach that age.

No limit
Starting the month you reach full retirement age

- Only wages from a job and net profit from self-employment count. Pensions, annuities, investment income, interest, and veterans benefits don't count.
- Money held back isn't lost. When you reach full retirement age, Social Security recalculates your benefit to credit you for the months it held back.
- If you work for yourself, you generally owe self-employment tax of **15.3%** once your net earnings reach $400, even if you already get Social Security or Medicare.

- Extra income can make more of your Social Security taxable. It can also raise your Medicare Part B and Part D premiums later, because Social Security generally uses your tax return from two years earlier. In 2026, the extra charge (called IRMAA) starts above **$109,000** of income for single filers and **$218,000** for joint filers.

WATCH OUT

If you're under full retirement age, run your numbers with Social Security's earnings test calculator at ssa.gov before you accept a job.

15 jobs that fit retirement

Pay below is the national median hourly pay for each job in 2025, from the Bureau of Labor Statistics (BLS). Half of workers earn more and half earn less. Part-time and local pay can be different. "Varies" means BLS has no single figure that fits the retiree version of the job.

Job	Typical pay (2025 median)	Why it fits
Management consultant (BLS: management analysts)	$48.97 an hour	You sell the expertise you already have and choose how many clients to take.
Technical writer	$43.46 an hour	Turns career know-how into clear manuals and guides.
Mediator (BLS: arbitrators, mediators, and conciliators)	$36.31 an hour	Calm judgment and life experience matter. Ask your state or local court about training.
Property manager (BLS: property, real estate, and community association managers)	$33.65 an hour	Local, people-focused work that uses business sense.
Event planner (BLS: meeting, convention, and event planners)	$29.41 an hour	Project-based work with a clear end date.
Community health worker	$24.93 an hour	Helps neighbors find and use health care; a good fit for caregivers and health workers.

Job	Typical pay (2025 median)	Why it fits
Bookkeeper (BLS: bookkeeping, accounting, and auditing clerks)	$24.36 an hour	Steady detail work that small businesses often need a few hours a week.
Bus driver (BLS: bus drivers, all types)	$23.75 an hour (overall median; school and transit pay differ)	Set routes and schedules. You'll need a commercial driver's license (CDL).
Nonprofit program assistant (BLS: social and human service assistants)	$22.08 an hour	Mission-driven work that uses organizing and people skills.
Customer service representative	$21.53 an hour	Structured work with clear tasks, often in shifts.
Tutor	$20.84 an hour	BLS says most tutors work part time. Former teachers and professionals fit well.
Library assistant (BLS: library technicians and assistants)	$18.64 an hour	Calm, structured setting with regular community contact.
Home care or companion aide (BLS: home health and personal care aides)	$17.21 an hour	Meaningful one-on-one work close to home.
Retail sales worker	$17.10 an hour	No formal credential needed to start.
Adjunct college instructor or seasonal tax preparer	Varies	Adjuncts are usually paid by the course. Tax preparers are busiest January to April. Anyone paid to prepare federal returns needs an IRS PTIN.

How to find them

1. **Pick your main goal.** Is it income, purpose, structure, or company? That one answer narrows the list fast.
2. **Start with people who know your work.** A former employer or coworker can be the quickest path to part-time or contract work.
3. **Use your local American Job Center.** It's free. Find one, or the Older Worker Program Finder, through CareerOneStop, or call **1-877-872-5627**.

4. **Ask about SCSEP if money is tight.** The Senior Community Service Employment Program offers paid job training at nonprofits and public agencies. You must be at least 55, unemployed, and have family income at or below 125% of the federal poverty level. People in the program work about 20 hours a week on average and are paid at least the federal, state, or local minimum wage, whichever is highest.
5. **Go straight to the source.** School districts hire tutors and bus drivers. Community colleges hire adjuncts. Libraries and your city or county post part-time jobs on their own websites.
6. **Try it small first.** Ask for a single project or a few hours a week before you commit.

GOOD TO KNOW

The Federal Trade Commission warns that if someone asks you to pay to get a job, it's a scam. Real employers don't charge you for the job, a "starter kit," or a list of openings.

THE ONE RULE TO REMEMBER

Check your Social Security status before you take the job. If you're under full retirement age, earnings over $25,560 in 2027 can mean checks held back. Once you reach full retirement age, there's no limit.

YOUR ONE ACTION THIS WEEK

Pick three jobs from the table, then call your local American Job Center (1-877-872-5627) and ask what's open near you.

SOURCES

Where every number comes from

Each guide was checked against primary sources (the agency or law that sets the rule) in November 2026. If a number changes, the agency's own page wins.

★ The 2027 Numbers at a Glance

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