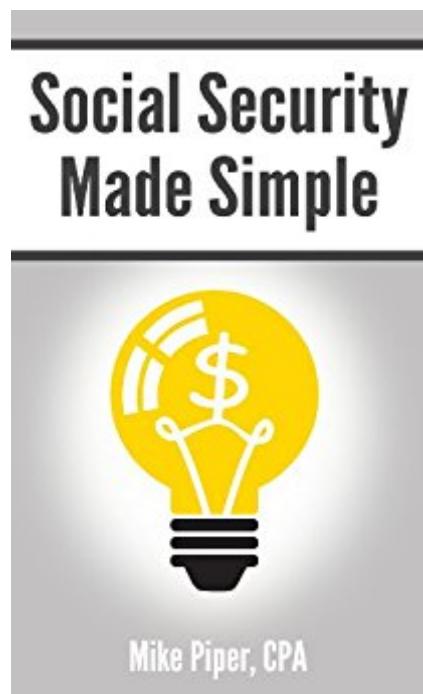


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# **Social Security Made Simple: Social Security Retirement Benefits And Related Planning Topics Explained In 100 Pages Or Less**



## **Synopsis**

Find all of the following, explained in plain-English:How your Social Security retirement benefits, spousal benefits, and widow/widower benefits are calculatedHow your benefits are affected if you have a government pension or if you continue working while claiming Social SecurityHow to decide when is the best age for you (and your spouse, if you're married) to claim Social Security in order to get the most out of your benefitsWhether or not it makes sense to take Social Security early in order to invest the moneyHow to check your earnings record on the Social Security Administration's website to make sure you're getting the full benefit you deserveHow Social Security benefits are taxed and how this affects retirement tax planningPlease note that this book does not cover Social Security disability benefits or Supplemental Security Income (SSI).

## **Book Information**

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## **Customer Reviews**

Let's be honest. Social Security can be complicated. Forget all of the political aspects of the program, but if you've been putting money into the system, it affects you. The problem is that once you're eligible to start receiving benefits, it isn't as simple as filling out a form and collecting checks. There are so many different rules, income limitations, age requirements, cut-offs, that it can drive a

person mad. So, should you start collecting as soon as you're eligible, or should you wait a few years until you can receive your full benefit? How much money can you make in retirement before it starts affecting your Social Security? Are your benefits taxed? What if you have a spouse, how will their benefits impact you? What happens if I already have a pension? And have you heard people talk about WEP? These are all common concerns that will affect all of us, and if you just tried to get the information from the Social Security website itself, you'd end up more confused than when you started. That's why I think this book should be in the hands of anyone who is serious about their finances. Even if retirement is still years away, you will still be facing many of these decisions even if the specific numbers change over time. The author does a great job of breaking down this complicated program into its important components so you can find out what's important to you and get the information you need. There's no silver bullet or magic number when it comes to Social Security, so this book will guide you and inform you so that you can make the best decision for you instead of relying on some generic advice you find online or hear on TV. It's short, it's an easy read, and it's to the point without making things any more complicated than it needs to be.

This is an excellent review of various facts and decision-making components associated with the Social Security benefits. The book starts with some simple facts familiar to those who have been reading about the Social Security. But it quickly moves to advanced topics such as spousal benefits, widow(er) benefits, ex-spousal benefits, file and suspend tactics, and some others. The book provides both some facts and the guidance for using these facts. For example, it describes the advantages of delaying Social Security but also lists the circumstances when people should take it earlier rather than later. If you are interested in the Windfall Elimination Provision (WEP) and Government Offset, there is information on that, too. In summary, the book provides a lot of very useful information within small space. Great Job!

This very good book covers most of the topics that the typical person (or family) needs to consider while making the major decision of when to claim Social Security retirement benefits. The book is organized into bite-sized pieces that lets you easily focus on your specific situation (Single, working spouse, spouses with unequal earnings histories, non-working spouse, etc.). It explains the rational behind the decision making for the 'when to file' decisions. This book has helped me tweak my strategy for when to claim and has made me much more confident about my decision. Well worth the price!

This short book explains the Social Security retirement program very clearly. After reading it, I understand the basics of the program and what I need to do to get signed up and make the most of my benefits. However, much of the advice is centered around the idea of spending down my own savings first in order to delay getting Social Security, so that the monthly benefit will be more. I'm not comfortable with that idea, because, as we all know, the Social Security program is facing a tough future with major cutbacks. What if I spend down my savings, and then benefits are cut drastically just before I'm ready to start collecting them? Will I end up having to go back to work although advanced in years? I didn't feel that the author addressed this possibility, which I think is very real. I'm going to get my financial advisor's opinion on this before making any plans to do it this way.

Another excellent job by Mike Piper in explaining a complex subject in an easy to read, logical presentation of the important facts. Whenever I read any of Mike's work, I find myself starting to ask a question, only to have Mike's next words provide the clear answer. Many writers seem to present information from an academic point of view, whereas Mike seems to think through his presentation from the reader's point of view. I highly recommend this book for anyone trying to make informed decisions about the many options for starting, and maximizing, social security benefits.

I purchased the book because it was updated with the latest changes to SS from the 2015 budget reconciliation act. I thought that it did a good job concisely explaining how SS works and how different situations can affect the how and when one would apply for SS. It included a good explanation of the GPO and Windfall elimination provisions that affect government workers with a government pension who through other employment also paid into the SS Insurance Fund. Even though the explanations were concise there were ample references to other documents including IRS publications (many with hyperlinks) if one desired to get more detailed information.

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