

Retirement Online

Report: Social Security Disabilities

**WHAT YOU SHOULD KNOW
BEFORE
APPLYING FOR
SOCIAL SECURITY DISABILITY**



“There is a plan and a purpose, a value to every life, no matter what its location, age, gender or disability.” Sharron Angle

BROUGHT TO YOU BY:

Wendy Fisher, Retirement Enthusiast, working in the retirement field for 30 years now... and loving it too! Retirement ROCKS!

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Social Security Disability Approval TIP

Don't think about it, if you are ready....

Considering Disability? In the Midst of the Disability Process? Register for Disability Digest NOW and OPEN YOUR EYES! Understand this complex benefit NOW, before you need it or before you are denied. Start the process with KNOWLEDGE!



What You Should Know Before Applying for Social Security Disability

First, you want to understand this complex benefit to the best of your ability — before you even apply.

WHY risk Social Security Disability denial and then have to go through appeals?

Like most things in life, if you take the time to understand the system first, you are more likely to find success.

Success here means peace of mind as you journey through the Disability process. WHY? Because you aren't anxious like most people... you understand much of the process and know how this all works. You already have medical issues to worry about — why add the mental burden of Social Security Disability approvals to your list?

Success also means faster approval of your Disability benefit. Success means you get your Disability income quicker... and you need that.

Success also means you may not need an Attorney who, in the end, gets a substantial part of your retroactive benefit payment (as pay for their services on your behalf).

Success Means:

Disability Digest Membership, it's FREE, and I wrote about it here. I totally recommend this program as the education on Social Security Disability questions is really great!

Try These Affirmations to Strengthen Your Mind

1. The Door is Half Open!
2. I Find JOY in my Solitude!
3. Forgiveness is a Gift!

Frequently Asked Social Security Disability

Questions... and short answers to get you moving towards this benefit, IF you qualify! Find full answers inside [The Disability Digest!](#)

DO I QUALIFY FOR SS DISABILITY?

If you can't work, and are expected to be off work for at least one year, you might qualify for Disability. You need a history and medical documentation for your disability.

DO SS DISABILITY BENEFITS COUNT AS INCOME?

These benefits are called unearned income. Many people receiving Social Security Disability won't pay taxes on their benefits, unless they have income from other sources.

DO SS DISABILITY BENEFITS GET TAXED?

Benefits such as Social Security Disability Insurance and SSI are not considered earned income and cannot be used to claim Earned Income Tax Credit (EITC). You may qualify for the credit if you, or your spouse, is filing a joint return, and have other earned income.

DO SS DISABILITY BENEFITS HAVE TO BE PAID BACK?

If there is an overpayment, you will pay back the Federal government. This could happen if you don't supply Social Security with the information they need, like your income from other sources, changes in your marital status, or if you continue to get Disability payments if you no longer qualify. This makes sense to me, if you scam the government, they want their money back. Right?

Financial Retirement is what the media talks about... but it only made worry #4 of 5 in my survey.

It's not all about money, though money obviously helps in dreaming possibilities. There is plenty you can do to be healthy,

happy and engaged in life - without much cash - seriously.

Life can be rich with activity and friends, even while you are aging... put some time and effort into LIFE and you'll be surprised what you find!

SS Disability 101 - CONTINUED

DO SS DISABILITY BENEFITS VARY BY STATE?

Social Security Disability is a national disability program so that all states, or moving to a new state, would have no effect upon the benefit amount.

However, some states may supplement SSI payments with additional benefits.

HOW CAN I CALCULATE MY SS DISABILITY BENEFITS? HOW MUCH SS DISABILITY BENEFITS WILL I GET?

Social Security benefit calculations are not simple... very complex. However, here is a page of calculators: <https://www.ssa.gov/planners/benefitcalculators.html>

DO YOU GET BACK PAY FOR SOCIAL SECURITY DISABILITY?

As with almost any answer, it depends. You have a five month wait for Disability, so you don't begin payments until the sixth month. If you are still going through the process, as many are, you will get back pay from month six until when you are finally approved. It's a LONG complex approval process.

HOW CAN I APPLY FOR SOCIAL SECURITY DISABILITY ONLINE?

I hope you will not jump and apply before you understand the process first. Seriously, it's easier to get the benefit if you do it right the first time, without appeals! Here is the Social Security Disability application online: <https://www.ssa.gov/disabilityssi/apply.html>

Finances in Retirement is what the media talks about... but it's not all about money.

Money obviously helps in dreaming possibilities... but you can still thrive without it. Even with a Disability, life is GOOD!

There is plenty you can do to be happy and engaged in life - without much cash - seriously. Life can be rich with activity and friends, even while you are aging... put some time and effort into LIFE and you'll be surprised what you find!



#1 MYTH: I CAN APPLY FOR SOCIAL SECURITY DISABILITY ALONE... DON'T DO IT.
Register for FREE Help First. Know your Rights!



I have worked with many people over the years and I know for a fact that approval of Social Security Disability is not easy. I have witnessed many that go for years without income, and have to rely on family and friends to get them through the rough times. I'm sure you know someone with the same issue...

THAT is why I believe that **The Disability Digest** can help retirees who need to apply for Social Security Disability. They have the answers for you.

- If you are considering applying for Disability in the near future, please join!
- If you have already retired, perhaps even getting Social Security payments already, but you are totally disabled and not yet age 65-66... you might want to look into the possibilities.
- Finally, be sure to maximize the Disability benefit you do get. Register to learn more...

Best Wishes!

Wendy – Keep On Smiling!