FREE LARGE PRINT CHECKLIST · BEFORE YOU CLAIM

Before You Claim Social Security

Five steps to take before you decide when to start. There is no single right age for everyone, but the choice is hard to undo.

1 Create your free my Social Security account

At ssa.gov/myaccount. You can see your earnings record and your estimated benefits. Creating it yourself also stops anyone else from opening one in your name.

2 Write down your estimates

Use the worksheet on the next page: your estimated monthly benefit at 62, at your full retirement age and at 70.

3 Know your full retirement age

It is 67 if you were born in 1960 or later. It is 66 to 66 and 10 months for earlier birth years (born 1943 to 1959).

4 Understand what waiting does

You can claim from 62 to 70. Each year of waiting raises your check for life. After 70 there is no further increase.

5 If you are married, widowed or divorced, ask about family benefits

A spouse can receive up to 50% of the worker's full benefit. A divorced spouse may qualify after a marriage of 10 years or more. Ask Social Security before you decide.

> **Official help:** ssa.gov or 1-800-772-1213. Social Security will never threaten you or ask for payment by gift card.

From **Social Security Made Simple**, the large print guide (Big & Clear Guides, Olimpia Pubblicazioni). Free to print and share.

General information, not financial or legal advice. Rules and numbers checked in October 2026.

WORKSHEET

How the claiming age changes your check

If your full retirement age is 67, this is roughly how much of your full benefit you receive. Write your own estimates from your my Social Security account in the last column.

Age	Share of your full benefit	My estimated monthly amount
Claim at 62	about 70%	
Claim at 63	about 75%	
Claim at 64	80%	
Claim at 65	about 86.7%	
Claim at 66	about 93.3%	
Claim at 67	100% (full retirement age)	
Claim at 68	108%	
Claim at 69	116%	
Claim at 70	124%	

Waiting past full retirement age earns delayed retirement credits of 8% a year until 70. Claiming at 62 can mean about 30% less than at full retirement age 67, for the rest of your life.