

The Newsletter Editor's Experience Applying for Social Security Benefits

Beneficiaries must ensure their information is up to date with SSA, including address and direct deposit details. If you have not applied for spousal or survivor benefits due to GPO, we encourage you to apply as soon as possible to start accruing benefits. You can apply online by creating a personal Social Security account at <https://www.ssa.gov/myaccount/>.

This is just one person's experience applying for benefits. Your situation may be different.

I applied online on Jan 6, 2025. It took about 30 minutes from the point of looking for the website to hitting the submit button. The SSA asked for the usual information. Since my application was for a spousal benefit, questions included my name, my spouse's name, our birth dates, my place of birth, the place of our marriage, date of marriage, whether I had been employed in a non-covered position, whether either one of us were eligible for Social Security benefits in another country, banking direct deposit information, home address, and a telephone number where I could be reached.

There was the possibility to explain that any piece of information might be a guess. Also, if eligibility for benefits is based on a former or now deceased spouse, it was possible to indicate that the Social Security Number is not known.

The only surprising piece of information was an optional request to designate someone to act on my behalf if the Social Security Administration determines that I am unable to handle my own affairs. It was possible to name a primary and several secondary possibilities. These designations may be changed at will. The information requested was the individuals name and their relationship to me (spouse, sibling, child, and so).

The SSA website considers that applicants may not have all the information at one sitting and provides a numeric code to re-enter the site or check on status of the application during processing.

SSA advised at the completion of the application that specific documents may be requested at a later date, in my case our marriage license.

My application was submitted on Jan 6, 2025. On Jan 7, 2025, I received the email below. Please note that the email does not have the access code to check on the application.

Thank you for filing your Social Security application online. Our Social Security Office in CHICAGO, IL received your claim and will be working with you to process it. Our goal is to process all applications efficiently.

A representative may call you for more information at the phone number you provided on your application. Please be aware that our representative may call you outside normal business hours, such as on a weekend or during the evening. If we are unable to reach you by phone, we may also contact you by e-mail or U.S. mail.

You should receive a letter in the mail within 30 days with a decision or to request additional information. If you have a future month of entitlement, you should receive a letter in the mail approximately thirty days before your benefits should start. Also, you can check the status of your application at [Status of your application](#) or you may call us at (800) 842-0588 with questions. Please wait five days from the time that you filed before checking the status online.

If you have not done so already, please log onto [my Social Security](#) for quick and easy access to many of our services.

RECOMMENDATIONS:

- If applying online, complete the application using a laptop or desktop computer. Use your tablet or cell phone only if a printer is linked to the device. You will want to print out the proof of application with the access code.
- While the Social Security online application is simple and easy to use, if your situation is in anyway complex, it may be wiser to apply for Social Security benefits in-person. To locate the nearest SSA office, go to: <https://secure.ssa.gov/ICON/main.jsp> and enter your Zip Code.
- Social Security offices may be difficult to reach or very crowded. Consider making an appointment ahead of your arrival.

Useful Links

Change your contact information with Social Security

https://www.ssa.gov/personal-record/update-contact-information?gad_source=1&gclid=CjwKCAiAp4O8BhAkEiwAqv2UqOfG8JMpuEufwbzHcoLj3cFPD_pVusXArEZEObfzlih2fqPJSH9SRoCe4QQAvD_BwE

Social Security Administration (the link to where applicants may check their status is under **Review Your Information + Check Application Status**)

<https://www.ssa.gov/onlineservices/>

Check application or appeal status

<https://www.ssa.gov/apply/check-application-or-appeal-status>

Pam, Newsletter Editor