2026 · FILING FOR SOCIAL SECURITY

MILLENNIAL WEALTH

Filing for Social Security benefits can feel overwhelming, but gathering a few key details ahead of time can help make the process smoother and more manageable.

PREPARE YOUR INFORMATION

- ☐ **Gather important documents,** including your Social Security number and identification, before beginning your application.
- ☐ **Gather the routing and account numbers** for the bank account where you would like benefits deposited.
- ☐ **Locate marriage, divorce, or military service records,** if applicable.

REVIEW YOUR BENEFIT DETAILS

- ☐ **Confirm the benefit start date and type of benefit** you discussed with your advisor (e.g., your own, spousal, or survivor benefits).
- ☐ **Confirm your tax withholding elections** as discussed with your advisor or tax professional.

COMPLETE YOUR APPLICATION

- ☐ **Create or log into your account** at SSA.gov to file for benefits.
- ☐ **Review your earnings history** in your "my Social Security" account to confirm it appears accurate over the years.
- ☐ **Begin your application online through SSA.gov** or schedule a phone or in-person appointment, if needed.
- ☐ **Review your application** before submitting it to ensure it is accurate.
- ☐ **Notify your financial advisor or tax professional** once your benefits begin so they can help coordinate your overall financial plan.

WATCH FOR IMPORTANT NOTICES

- ☐ **Monitor your mail and online account** for updates or requests for additional information.
- ☐ **Review your first benefit payment and direct deposit** to confirm they are correct. Your first payment may arrive approximately one month after your chosen start date.
- ☐ **Be cautious of common scams** involving unsolicited phone calls, emails, or text messages claiming to be from the Social Security Administration.

KEEP RECORDS

- ☐ **Keep copies of your application,** benefit estimates, tax withholding elections, and any correspondence from the Social Security Administration.

LOOKING FOR A FIDUCIARY, FEE-ONLY FINANCIAL ADVISOR?

MILLENNIAL WEALTH

About Us:

Millennial Wealth is a fee-only financial planning firm specializing in services for young professionals and families in the tech industry. We're located in Seattle, WA but service clients all across the United States. Our services include but are not limited to; cash flow and budgeting advice, goals-based planning, retirement planning, insurance advice, college planning, estate planning, tax preparation, and filing, tax planning, investment management, employee benefits optimization, equity compensation planning, and debt management.

Visit our website for more information or to schedule a free consultation!

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