

Social Security Checklist

Claiming age, spouses and taxes | Reviewed October 2026

Step 1: My numbers (from ssa.gov, my Social Security)

Birth date: _____

Full retirement age: _____

Claim at	62	Full retirement age	70
My monthly benefit	\$	\$	\$

Spouse	62	Full retirement age	70
Spouse monthly benefit	\$	\$	\$

☐ I checked my **earnings record** for missing or wrong years.

Step 2: What changes my benefit

- ☐ Claiming early cuts it: **30%** at 62 if my full retirement age is 67.
- ☐ Waiting past full retirement age adds **8% per year**, up to age 70.
- ☐ A spouse can get up to **50%** of the worker benefit (reduced if claiming early).
- ☐ Divorced: marriage of **10+ years**, unmarried now, age 62 or older.
- ☐ A surviving spouse can get **100%** of the worker benefit at full retirement age.

Step 3: Still working?

Earnings test 2026	Limit	What is withheld
Before full retirement age	\$24,480 per year	\$1 for every \$2 over
Year I reach full retirement age	\$65,160 per year	\$1 for every \$3 over
After full retirement age	No limit	Nothing

Step 4: Tax on my benefits

Half of my benefits plus my other income (including tax-exempt interest) is compared with:

Filing status	50% taxable above	85% taxable above
Single	\$25,000	\$34,000
Married filing jointly	\$32,000	\$44,000

My estimate of half my benefits plus other income: \$ _____

Step 5: 2026 numbers

2026 COLA	Maximum benefit at full retirement age	Taxable maximum
2.8%	\$4,152 per month	\$184,500

Questions to bring

Sources: General education only. Figures from IRS, Social Security and Medicare sources, reviewed October 2026. Sources: SSA COLA, retirement planner, earnings test, spouse and survivor pages, IRS Publication 915.