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# Retirement Planner



## You can work and get Social Security at the same time

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You can work while you receive Social Security retirement (or survivors) benefits. When you do, [it could mean a higher benefit for you in the future](#). Higher benefits can be important to you later in life and increase the future benefit amounts your family and your survivors could receive.

While you are working, your earnings will reduce your benefit amount only until you reach [your full retirement age](#). After you reach full retirement age [we recalculate your benefit amount](#) to leave out the months when we reduced or withheld benefits due to your excess earnings.

We use a formula to determine how much your benefit must be reduced:

- **If you are under [full retirement age](#) for the entire year**, we deduct \$1 from your benefit payments for every \$2 you earn above the annual limit.

For 2010 and 2011, that limit is \$14,160.

- **In the year you reach [full retirement age](#)**, we deduct \$1 in benefits for every \$3 you earn above a different limit, but **we only count earnings before the month you reach your full retirement age**.

If you will reach full retirement age in 2010 or 2011, the limit on your earnings for the months before full retirement age is \$37,680.  
(If you were born in 1944 or 1945, your full retirement age is 66 years.)

- **Starting with the month you reach full retirement age, you can get your benefits with no limit on your earnings.**

**Caution:** If you apply for benefits more than 6 months **after** you reach full retirement age, we can only pay the benefits for the previous 6 months.

**Note:** If your earnings will be over the limit but you will be

retired for part of the year, **we have a [special rule that applies to earnings for one year](#)**. The special rule means we cannot deduct excess earnings from any whole month we consider you retired, regardless of your yearly earnings.

If you are not already receiving benefits, **be sure to contact us at the beginning of the year you reach full retirement age**. [Even if you are still working, you may be able to receive some or all of your benefits](#) for the months before you reach full retirement age.

Go to the next page to read [examples of how we deduct earnings from benefits](#).

