

Monthly Information Package

April 2023

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Social Security Column

HOW WE PROTECT YOU FROM MISLEADING ADVERTISING AND COMMUNICATIONS

By Annie Walters

Social Security Public Affairs Specialist in Nevada



Social Security works with the Office of the Inspector General (OIG) to protect you from scams that use Social Security as bait. **Section 1140 of the *Social Security Act*** allows OIG to impose severe penalties against anyone who engages in misleading Social Security-related advertising or imposter communications. You can review Section 1140 at www.ssa.gov/OP_Home/ssact/title11/1140.htm.

For example, the OIG may impose a penalty against anyone who:

- Mails misleading solicitations that appear to be from or authorized by Social Security.
- Operates an imposter internet website or social media account designed to look like it belongs to or is authorized by Social Security.
- Sends emails or text messages or makes telephone calls claiming to be from Social Security.

- Sells Social Security’s free forms, applications, and publications without our written approval.
- Charges a fee for a service that Social Security provides free of charge without providing a clearly visible notice that Social Security provides the service for free.

If you receive a misleading or suspicious Social Security-related advertisement or imposter communication, please let us know immediately. Try to capture as much information about the communication as you can.

Here’s what you can do:

- For suspicious websites or social media accounts, please take a screenshot of the page. Please note the website address or social media link – and how you came across it.
- For emails and text messages, please capture the entire message and any message links.
- For U.S. mail solicitations, please retain the complete communication, including the outside envelope and all inserts.
- For telephone solicitations, please note the caller identification phone number and any company name or call back number that the caller or recorded message provides.

You can help us stop misleading advertising and communications. We encourage you to report potential scams to the OIG at oig.ssa.gov. You can also call our fraud hotline at 1-800-269-0271 or send an email to OIG.1140@ssa.gov.

This information will help OIG locate the source of the suspicious solicitation or communication. You can also check out our publication, *What You Need to Know About Misleading Advertising*, at www.ssa.gov/pubs/EN-05-10005.pdf.

Please share this information with friends and family and help us spread the word on social media!

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Social Security Column

PLAN FOR YOUR FUTURE DURING FINANCIAL LITERACY MONTH

By Annie Walters

Social Security Public Affairs Specialist in Nevada



April is Financial Literacy Month. Social Security is a vital part of any financial plan. . Our online tools can help you understand your potential Social Security benefits and how they fit into your financial future.

You should periodically review your *Social Security Statement (Statement)* using your personal *my Social Security* account at www.ssa.gov/myaccount. Your *Statement* is an easy-to-read summary of the estimated benefits you and your family could receive, including potential retirement, disability, and survivors' benefits.

Our Plan for Retirement tool in your personal *my Social Security* account allows you to check various benefit estimate scenarios. You can compare how different future earnings and retirement benefit start-dates might affect your future benefit amount.

Please tell your friends and family about the steps they can take to improve their financial knowledge by exploring their personal *my* Social Security account. If they don't have an account, they can easily create one at www.ssa.gov/myaccount.

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Social Security Column

STAY INFORMED WITH SOCIAL SECURITY'S TOP FIVE SOCIAL MEDIA PAGES

By Annie Walters

Social Security Public Affairs Specialist in Nevada



We strive to provide the public with accurate and helpful information. In addition to the resources available on our website at www.ssa.gov, we also regularly post useful information on our blog and on social media. We invite you to read our posts and share items of interest with your family and friends.

1. You can subscribe to our blog. We post articles about programs, policies, current topics, and new online services. Read more and subscribe at blog.ssa.gov.
2. You can follow us on Facebook at www.facebook.com/socialsecurity. You can also share Facebook posts with family and friends.
3. We have many informative videos on YouTube. Our videos cover online services, applying for retirement and disability benefits, Social Security-related scams, and much more. We also offer some of our videos in Spanish. You can view and easily share our videos at www.youtube.com/SocialSecurity.

4. You can join our many Twitter followers at www.twitter.com/socialsecurity. We use Twitter to announce new *my Social Security* features and other service or program changes.
5. We're also on Instagram. We share stories and resources that can help you and your loved ones. Check out our Instagram page at www.instagram.com/SocialSecurity.

Connect with us on social media to learn helpful information. Follow along and share our pages with a friend, neighbor, or loved one today. Check out all our social media channels at www.ssa.gov/socialmedia.

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Social Security Column

SOCIAL SECURITY’S PLAIN LANGUAGE MAKES THE GRADE

By Annie Walters

Social Security Public Affairs Specialist in Nevada

The image shows a 'Federal Report Card' from the Center for Plain Language, dated Jan. 9, 2023. It lists 21 federal agencies with their organizational compliance and writing quality grades. Social Security Administration is at the bottom with an A+ for organizational compliance and an A for writing quality. The report card is signed by Barbara Kingley, Chair of the Center for Plain Language.

Agency	Organizational compliance*	Writing quality**
Consumer Financial Protection Bureau	A-	B
Department of Agriculture	F	A
Department of Commerce	F	F
Department of Defense	A+	F
Department of Education	A+	C-
Department of Energy	A+	C+
Department of Health and Human Services	A+	C-
Department of Homeland Security	A+	A-
Department of Housing and Urban Development	F	F
Department of Interior	A+	D
Department of Justice	B	F
Department of Labor	A+	D
Department of State	A+	A-
Department of Transportation	F	C
Department of Treasury	F	C
Department of Veterans Affairs	A+	B+
Environmental Protection Agency	A+	A-
National Archives and Records Administration	A-	B-
Securities and Exchange Commission	A+	F
Small Business Administration	C	C+
Social Security Administration	A+	A

Barbara Kingley, CHAIR, CENTER FOR PLAIN LANGUAGE, DATE: Jan. 9, 2023

Legend: A: Excellent, B: Good, C: Average, D: Needs Improvement, F: Fail

*Organizational compliance covers the staffing, communication, and training required by the 2010 Plain Writing Act.
**Each agency's writing quality grade is the average of the two grades: one on its Contact Us webpage and one on its FOIA request page.

Social Security achieved the highest score of any federal government agency on the Center for Plain Language’s 2022 *Federal Plain Language Report Card*.

Our policies and programs can sometimes be complex and difficult to explain. That’s why we always strive to use plain language that is clear, easy to understand, and useful.

The Center evaluated 21 Executive Branch agencies, including all 15 cabinet-level departments, and graded each between an A+ and F- for writing quality and organizational compliance.

Social Security received an **A+** for organizational compliance and an **A** for writing quality. This is an improvement over last year’s high scores of A+ and B.

“An excellent model to follow is the Social Security Administration’s ‘**Contact Us**’ page, the only one to earn an A+,” the Center said in its key findings.

“The web page is clear in its intended purpose to provide information readers seek,” the Center said. “The page has clear and concise language and the reader is addressed directly,” it noted.

The Center also cited “excellent use of links, colors, fonts, sizing, bolding, bullets, and imagery to highlight important information.”

In addition, the Center recognized our **Freedom of Information Act (FOIA) Request** page as an excellent model for other agencies. The *2022* Plain Language Report Card was released on January 10, 2023, at www.centerforplainlanguage.org/2022-federal-plain-language-report-card.

To learn more about Social Security's plain language efforts, please visit our Plain Writing page at www.ssa.gov/agency/plain-language.

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Social Security Column

PLAN YOUR RETIREMENT WITH SOCIAL SECURITY

By Annie Walters

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Social Security benefits factor into the retirement plan of almost every American worker. If you are covered under Social Security, you should know how much you might receive in future benefits. These monthly payments are likely to be an important part of your retirement income.

We base your benefit payment on how much you earned during your working career. Higher lifetime earnings result in higher benefits. If there were some years you didn't work or had low earnings, your benefit amount may be lower than if you had worked steadily or had higher earnings. Even if you never worked and did not pay Social Security taxes, you may be eligible for benefits from a spouse's record. You must be at least 62 years old, and your spouse must already be receiving retirement or disability benefits.

Our Retirement page at www.ssa.gov/retirement is a great place to start mapping out your retirement plan.

For example, have you considered:

- When is the right time for you to start receiving your retirement benefits?
- What documents you may need to provide Social Security for your retirement application?
- Which factors may affect your retirement benefits?

You can use your personal *my* Social Security account at www.ssa.gov/myaccount to get an instant estimate of your future retirement benefits. You can also see the effects of starting your retirement benefits at different ages.

You may also be wondering about:

- Benefits for a spouse or children.
- How work affects your benefits.
- If you will have to pay taxes on your benefits.
- Medicare.

You can learn more at www.ssa.gov/retirement. Please share this information with your loved ones to help them prepare for their retirement.

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