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100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

Getting Your Finances Ready for your SSD case II

By Maricon Williams

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Why is it important to anticipate financial hardships? This is because it is arduous to live for two and a half years, sometimes more, with no income and means of support. It can happen that before a judge get to decide the case, claimants do not have penny left. Another reason is to allow claimants to plan and minimize or avoid financial loss.

Planning ahead financially is a crucial step that you should take in pursuing a Social Security Disability case. A claimant has no idea up to when the claim will last. An Initial claim may develop into a series of reconsideration or appeal and it will take a longer time so he better prepare his finances to avoid being left broke or homeless due to foreclosure or eviction order.

To avoid insolvency or financial drain in the process of your claim, you should avoid incurring additional debts and obligations. These may accumulate interest and may add to your financial burdens. Try to look also for some ways to minimize your obligations and financial burdens. In some instances specified by the law, claimants are allowed to work to sustain your expenses. You may also consider restructuring your debts and obligations to make surviving the disability process more likely. You can consider these choices at any level of your social security disability case.

A sad but very common scenario is where a claimant, after several months have passed, gets a denial letter. Then he filed an appeal and wait a little more. Once a gain, he received a denial letter though it stated that an appeal may be filed and this time it involves a hearing before an administrative law judge. The hearing was then set. Unfortunately it doesn't end there. After the hearing, a number of weeks or even months shall be waited before a decision is promulgated. And even if the approval was granted many weeks more before benefits are made available. Availability depends also if the system in a particular state of residence, is clogged or not. It may take up to two and a half years before disability benefits are ever received.

Most of the claimants are shocked to know the lengthy process of a claim. Unfortunately, only a few know this blatant reality. Claimants only realize this when their finances are already at minimum or worse. Too late though, but the only bright spot is that the amount they received in due benefits can

cure their situation.

Getting Your Finances Ready for a SSD Case

By Lala Balattan

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Financial security is what everybody wants in life; that and emotional and spiritual security. However, without the sense of being financially secure for the years to come, this has disastrous effects on a person's general well being.

Now American working class citizens have come to believe that the Social Security is an institution to protect them when the need finally arises. What do we need then is to rest a weary body and soul from the long years of hard work. Or the need to settle down again as burdening illnesses and frustrating restrictions troubled your body. The vision held for everybody - the Social Security disability (SSD) benefits program and supplemental security insurance (SSI) is something for them all to built on dreams of a secured, life after their years of hard work.

Alas, when they first applied for the Social Security Disability Benefits, very few claimants were ever told how long the process of eventually securing their claims might take. .

A sad and commonplace scenario is what occurs to these persons, employed for many years, perhaps at just one job, suddenly find that their medical condition has worsened and they can no longer do their job, or any other job. Either by their initiative or advice taken from others, they contact the social security office and file a claim for benefits. However, instead of finally being able to reap the fruits of the many years of their labors, they realize that they have to wait.

Two months in the process, they check the status of their claim and are told that "evaluation will take 90 to 120 days". Later on, after several months, they get a letter, unfortunately, denying their claims. They file an appeal and another long wait commence, only to receive another denial letter after several months upon their appeal. They would then be informed that another appeal may be processed which involves a hearing before an administrative law judge.

And of course another long wait for a hearing and even after a hearing has been held, it may take yet another innumerable weeks or even months before a decision is made by a judge. And if ever the disability benefits are ever received at all, it had taken them 2 ½ years from the day their claiming process began. As 2 1/2 years had passed they may never realized that during all that time all their savings are exhausted, bills and loans are still waiting to be paid, valuables are lost in order to pay for other debts. They have been reduced to drastic living conditions and still, they still haven't taken hold of their benefits.

Learning a lesson from the situations, it is extremely important to know how long the application and appeal process of the SSD system would really take before the eventuality of being awarded by the benefits.

By having advanced knowledge of how long a social security SSI/disability application might take, claimants could plan their assets and finances and avoid instantaneous financial downfall.

Also, practical rules may apply in planning financial aspects while still in the process of applying and/or appealing for your disability claims. On top of everything else, it would be wise not to take on additional debts or obligations. Get the cooperation of your family and list down other ways which would greatly minimize financial burdens and obligations. With regards to the bills and payments that have earlier compromised you, find out a way of restructuring them so that your budget would not suffer greatly as each day passed, still without the approval of your benefits. Who knows, sacrificing but a little more is what it probably takes.



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