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Social Security Information

By MalaMaal.com

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What is Social Security?

Social Security is a social insurance program that provides old-age benefits for retirees and their survivors, disability insurance for workers and survivor benefits for dependents. It is called an entitlement because congress has set eligibility criteria and if you meet the criteria, you are entitled to the benefits.

As social insurance, the system does more than provide a base of income for the retired worker; it consciously redistributes wealth to adjust for other inequities in society and also provides financial relief to many who might otherwise have to provide full support to aging or disable relatives.

How is Social Security financed?

Social Security is financed by matching contributions from employers and employees. Employees currently pay 6.2 percent of their earnings, up to a maximum of \$57,600 into two separate trust funds – 5.6 percent goes into the Old Age and Survivors Insurance (OASI) fund and 0.6 percent is funneled into the Disability Insurance Fund. Employers match this amount.

Hardly a day goes by that people getting Social Security aren't told by some so-called expert that their benefits are gradually driving the federal deficit and pushing America into a deep hole.

The nation's crushing debt burden will not ease, these thinkers insist, until our lawmakers confront, and then tame, America's highly visible entitlement programs, and by entitlements they make it clear they include Social Security.

Social Security does many things. For the poorest and most vulnerable elderly, it is their primary source of income. For many families facing hardship following a death, disability or unanticipated retirement, the program lightens their burden. Social Security also protects nine out of ten workers and their families and provides benefits each month to more than three million children.

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But there is one think Social Security doesn't do. It does not contribute to the continued growth of the federal budget deficit. Social Security is totally self-funded, and its growing reserves – another \$60 billion this year – – provide a stable financial base for current and future retirees. Based on this up-to-date information we can put to rest any rumors about the Social Security system going broke.

Some groups, many claiming to represent younger Americans, blame Social Security and older people for the growing federal deficit. Not only is their argument false and irresponsible, it is actually irrelevant to the debate. Older Americans know that the fiscal and social deficits need to be addressed but tinkering with Social Security is a touchy situation and definitely not the way to ease the burden.

Everyone should be aware of the fact that information on Social Security is readily available. Dial

(800) 772-1213 to reach a representative who can answer most questions.

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My 11 year old just received a CREDIT CARD!!!

By Yolanda Kennedy

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Have you notice that you can barley get though all your junk mail and now your kids are getting junk mail. Sometimes they are receiving magazines in their names or even pre approved credit cards. How can this be when they don't even have jobs?

Well, mom or dad you may be contributing to this madness. How many times this year have you given out your child's social security number? Many doctor's offices are asking for your child's social security number now and if you are like most parents you give it out and not even think twice about it. Does your child have a credit union or bank account in their name? Are your children, (with your permission) giving their contact information on kid's sites on the net?

These are all places that sometimes sell or share (as they like to state) information with their partner companies. This is only one way that some of these companies get your child's information. Another way is if your child has a bank account. Some companies use the databases of major credit reporting companies like Trans Union, Equifax, Experian or Innovis. After obtaining data then your child's information goes into the databases with everyone else and guess what...the company does not have a clue that this person is a minor.

Educate your child about the importance of their social security number and how they have a right to keep it private. Also, take note of these tips to minimize the credit madness:

- Most doctors, dentists and other medical professional offices like to have social security numbers for record keeping purposes. If you are asked for your child's social security number find out why they need it, if you do not think that it is a viable reason, you can refuse to give it. Your child is not responsible for paying the bill and they probably already have your social security number because you are the one insured.
- If your child insists on getting the latest free download (even if it is a kid's site) give your contact information.
- Call The Opt-Out Department at 1-888-567-8688. You can have your family excluded for 2 years or permanently from all the pre approved credit offers that use the major credit reporting databases .

Above all, be as protective about your child's personal information as you are with your child. Just like we teach our children to be cautious toward strangers, we need to teach them to guard their personal information equally as well.

Yolanda Kennedy is a mother, wife, friend and neighbor who believes education is the key to building the life you want for your family. Her business www.UnitedHomesByOwner.com helps homeowners save thousands instead of paying it to an agent.



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