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Social Security and Living with AIDS

By Viojieley Gurrobat

Over the years, cases of people living with HIV/AIDS have increased. Although treatment for AIDS

and HIV exist, there is no known cure until today. People with AIDS are confronted with the problem of coping up with pressing health and income needs. They are also often placed in an uncomfortable situation by people who judge them based on their illness. Although there are only a few known ways of transmitting this disease, a lot of people are still unaware of this. As a result they shun away from them in times they are needed most. The worst part of having this disease is when family members or relatives are not able to give their support, be it financially or emotionally. Hence, it is important to know that just like knowing that someone you care has cancer or deafness, having AIDS can let you know things about someone or about yourself that you haven't really thought of. Who knows, you might actually learn something valuable about human nature from someone who has this disease.

AIDS can no doubt destabilize a society in various ways. It can change how society treats people with this illness, it can weaken the economy and it can shatter families and communities. AIDS can also financially injure you. So how can you comply with the complex and extensive treatment and cope with your daily expenses when you are physically unable to work? Fortunately, people living with AIDS can also claim for Social Security benefits. The programs that are often involved for people with AIDS are Social Security Disability Insurance Benefits (SSDI) and Supplemental Security Income (SSI). Although medical eligibility for these programs is the same, there are some differences between these two. Basically, you pay for SSDI with your Social Security taxes when you work. The amount of your monthly benefit depends on how much you earned when you were working. On the other hand, people who do not qualify for Social Security or whose Social Security benefits are low may qualify for SSI if they have low income and limited resources.

When you are thinking of applying for Social Security, you need to discuss this with your doctor. If you think you are ready to file for benefits, you can begin the application by contacting the Social Security Administration. Social Security is there to help you manage financially and help you receive the medical care you deserve. But sometimes, Social Security rules and regulations can be confusing and complicated to understand. It is, therefore, sometimes okay and necessary to seek legal help. Lawyers who have knowledge of the Social Security law can help you go through the process confidently and smoothly as much as possible.

Viojieley Gurrobat loves readings books in her spare time. She writes stories and poems about anything under the sun. For comments and suggestions kindly visit

<http://www.socialsecuritylawattorney.com/security/social-security-disability.html>

How Social Security Will Affect the Younger Population

By Viojieley Gurrobat

Young professionals often spend their career thinking about graduate school, finding good jobs and providing for their families. But few of them think about their financial security when they retire or when they become disabled. But all Americans should be aware that Social Security will impact their lives one way or another. Social Security allows your grandparents to live independently throughout their retirement. It can provide retired workers and their dependents a decent standard of living. Hence, Social Security could immensely secure you money-wise or could completely shatter your financial future.

As most of you probably know, Social Security is a pay-as-you-go system. This means that younger workers are paying for the benefits the older generation will receive today as they have done too when they were still young. Simply put, the Social Security taxes that you pay today are paying the benefits of your parents and grandparents. But some younger workers fear that Social Security will not be around when they retire. This is perhaps because there are not enough workers today that would keep the system solvent. Additionally, medical advancements and improved standard of living have contributed to longer retirements and longer lives.

If the calculation is true, by 2018 the government will have to pay the IOUs from the general revenue to pay for the benefits of the retirees, beneficiaries and disabled individuals. This could put a massive strain in the budget of the government. So President Bush suggested moving Social Security from its safe, government-run home to higher yielding private accounts. With private accounts, you invest your money in your own account so the government can't use it to fund their researches and as a result you get higher rate of return. Bush believes that investing in private accounts could financially secure America's children and grandchildren.

This appealing plan has gathered an overwhelming support from younger workers. But all the same, not all are convinced. They still worry that the instability of the market could wipe out their benefits. But if Social Security is not reformed, benefits will have to be cut down by a quarter or payroll taxes will have to be increased by fifty percent. Just the same, reformed or not, Social Security will mostly affect the younger working population. Whether private accounts are used or taxes are increased, the duty of eliminating the system's debt lies on younger workers. Whatever reform will be implemented today will impact the financial decisions you will make at present. In any case, Social Security will decide how you plan, save or spend your money over this decade.

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