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## Does Social Security have a Retirement Planner?

### Question

Someone told me that Social Security has a financial planning service. What is the connection between financial planning and Social Security?

Does Social Security have a Retirement Planner?

### Answer

Social Security is not in the financial planning business. However, it provides a personal financial planning tool to millions of workers who are paying into Social Security. Each year, workers who are age 25 or older and not already receiving benefits based on their own earnings record, will receive a [Social Security Statement](#) about three months before their birthday.

The Statement lists the worker's earnings and the amounts of Social Security taxes he or she has paid over the years and provides estimates of the Social Security benefits the worker (and dependent family members) may be eligible to receive now and in the future. The Statement is intended to help workers plan for their financial future.

The Statement doesn't list earnings for any work that is not covered by Social Security, such as some government jobs, because that information is not reported to Social Security.

Social Security's **online retirement planner** will let individuals compute estimates of their future Social Security retirement benefits online. It also provides important information on factors affecting retirement benefits, such as military service, household earnings and federal employment.

You can access the [SSA's Retirement Planner on our website](#).