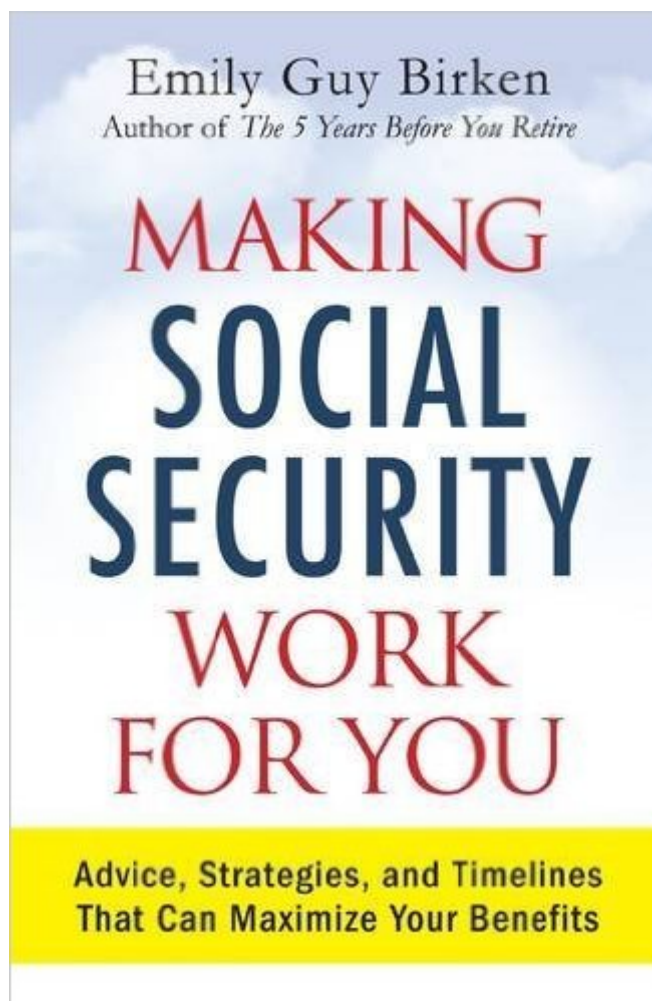


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# Making Social Security Work For You: Advice, Strategies, And Timelines That Can Maximize Your Benefits



## Synopsis

An up-to-date guide to getting the most out of Social Security under the new regulations that took effect on April 29, 2016. Despite reports of Social Security's impending bankruptcy, Social Security remains an important part of most Americans' retirement plans. But will it be enough? *Making Social Security Work for You* teaches you what you need to know about Social Security retirement benefits and the options you can choose to help meet your retirement goals. In straightforward, easy-to-understand language, this compact guide provides advice on the advantages and disadvantages of delaying benefits as well as the best ways to maximize your benefits depending on your financial or marital situation. Featuring a glossary of terms to help you better understand Social Security jargon; a full explanation on how the system works under the new regulations that took effect on April 29, 2016; and practical, actionable advice on how and when to save additional retirement funds, this book shows you how to make your retirement the best it can possibly be. "Guy Birken brings her breezy style to explaining a system that can be mind-numbing."  
--The Washington Post

## Book Information

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## Customer Reviews

MAKING SOCIAL SECURITY WORK FOR YOU contains good discussions on some key issues--especially the oft-discussed problem of WHEN to apply for benefits. Since I will need to make some of these decisions in the next few years, I thought this was important information. Ms. Birken writes clearly and logically. I think the author does a good job of explaining, in simple terms,

the options available. There are 2 really great features of MAKING SOCIAL SECURITY WORK FOR YOU. Firstly, the author has a nice preface to each chapter entitled, "What You'll Learn in This Chapter." Best of all, however is the excellent roundup at the end of each chapter, entitled, 'Takeaways.' I found the "Takeaway" wrap-up valuable, as it gives the reader a quick summary of the key points. This makes reading and understanding much faster and easier. This might seem like an obvious thing to put in a book, but alas, that is not the case. I have read many works by brilliant authors who do not know how to summarize their key points. Minor nit-pick: The quality of the physical book itself is inconsistent with the quality of the writing. The binding and the paper just feel "cheap." This is unfortunate, since the author writes very well. So all in all, I found MAKING SOCIAL SECURITY WORK FOR YOU a useful book. Nothing really startling, but a nice summary of important provisions of the Social Security system. I should also mention that there is a nice glossary of terms at the end of the book, along with a Bibliography and detailed index. Review copy courtesy of the author.

Emily has cemented herself as a retirement expert with this book, a great follow-up to 'The 5 Years Before You Retire'. In Making Social Security Work for You, she addresses the fact that the vast majority of retirees have little more than social security to retire on and how to get everything you can from the program. Social security is a hot-button issue and the media loves to create sensational stories to get your attention. This book examines all the myths and misconceptions about social security to give it to you straight. It's an extremely complete book from walking you through how social security works through how to claim your benefits and get the most out of the program. The book includes worksheets and numbered guides to determine your social security benefits, taxes on benefits, how much you'll collect depending on age and much more. The '5 Years' book is one everyone should read before they retire, this book is one everyone must read heading into retirement. You've paid into social security your whole life, why not get the most out of it and get what's due?

[Disclosure: I received a copy of this book from the author for a book review.] Making Social Security Work for You helped me consider how my Social Security benefits fit within a broader retirement strategy. Emily Guy Birken excels in illustrating how decisions made today (e.g. the timing of claiming Social Security benefits, earning Social Security credits, etc.) can impact income and well-being in the future. She discusses and demonstrates (via detailed calculations) how income from Social Security can influence retirement account withdrawals, earnings from work past

retirement age, income taxes, etc. and vice versa -- with the point of encouraging a good understanding of benefits and solid retirement planning. The book contains information about the history of Social Security along with myths and misconceptions. Initially, I thought this inclusion was unusual. But the more I read, the more I understood her point of view and reasoning: knowing more about the history can help me interpret discussions and news about this important part of retirement income as well as plan more intelligently for the future. In one section, Emily argues the point that it doesn't make sense to take benefits early in order to invest this money --- and attempt to get a bigger return on investment than waiting until full retirement age or beyond when benefits could be higher (based on benefit formulas). Some readers may interpret this section as discouraging investing for the future altogether; but I think the point is that putting a fixed-income component of retirement income at risk over a short time horizon (from when you might opt-in for early benefits to when you could collect full benefits) is unlikely to benefit the average person. Any retirement saver could benefit from reading this book, regardless of investment account balances. But the book is written primarily for the prospective retiree with modest or limited savings.

My Mother-in-Law will be retiring soon, and I want her to maximize her SS benefits. A couple of years ago she and I both read Emily's book "The Five Years Before You Retire" [great book by the way!] as a means to focus her planning. Now that retirement is about to happen, we wanted a resource that will help her get the most money possible. I've finished reading this helpful guide and now she'll read it, so we can discuss strategy for the next phase of her life. She's a widow of 10+ years, so her situation is a little more complex than most... Should she take survivor's benefits? Should she take her own instead? And now that the "file and suspend" option has been removed, what should she do? Emily's book does a great job of explaining both the basics and the complex within Social Security. I highly recommend reading this book. PS: In the book, Emily tells the story about how the book was ready to publish right as the government removed the "file and suspend" option, so she re-wrote the book to be as up-to-date as possible with current SS rules.

Picked up a few good bits of information, especially tax implications on benefits. Very broad overview of the program with information and illustrations for any type of situation. Much of it did not pertain to my situation, but the parts that did were helpful in planning my benefit claiming strategy.

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