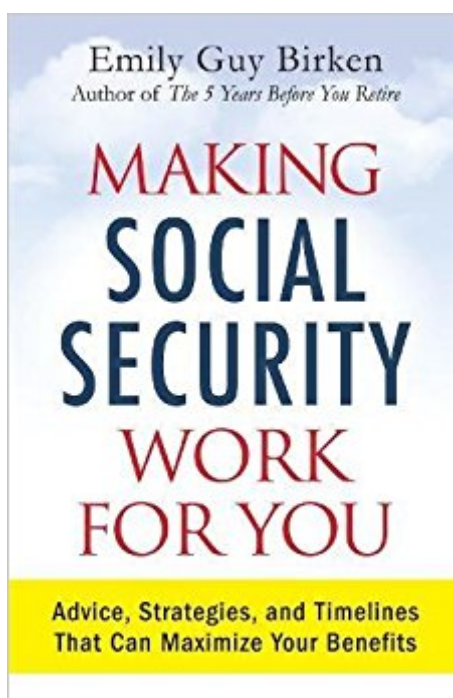


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# Making Social Security Work For You: Advice, Strategies, And Timelines That Can Maximize Your Benefits



## Synopsis

Featured in The Washington Post 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

As seen on NextAve and Wisconsin Public Radio! "Birken's style of writing is easy-to-follow. She has a subtle sense of humor that comes out in her writing. This makes the material enjoyable to read, even for a dry subject like Social Security." --Financial Ducks in a Row "A thoroughly rewritten book that reflects the starkly different landscape new and near retirees must now

unexpectedly navigate. Spend a couple of enjoyable hours with this book and you'll already be ahead of your fellow retirees. Any worries you may have about your ability to navigate this complex process should dissolve completely by the time you close the cover. Without a doubt, this is the perfect first book for any Social Security novice. (Better Investing)

Emily Guy Birken is a finance writer who writes the "Live Like a Mensch" column for The Dollar Stretcher. She is also a contributor to Wise Bread, PT Money, Money Crashers, Yahoo! Finance, and Business Insider, and many other personal finance sites. She edits and writes for the FinCon blog, an annual conference for financial bloggers. She is the author of *The 5 Years Before You Retire*, *Choose Your Retirement*, *Making Social Security Work for You*, and *End Financial Stress Now*. You can visit her at [SAHMnambulist.blogspot.com](http://SAHMnambulist.blogspot.com).

For a dual income couple, there isn't much to help. There is a lot of good information about what taking SSN at different ages means with taxes.

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.

I am a retiree in my late 70s. This pub does not contain anything new that I needed to know.

Covers the basic SS needs

Didn't really cover best plan's or any strategies. Most info available online.

**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?

As a dedicated cheapskate, I hesitated to pay 9.99 for the Kindle edition, but I finally did, and I consider it a good buy. All the information that I needed may be scattered somewhere free online, but if so, I didn't have the patience to track it down. This book directly addressed what I most needed to know (ins and outs of restricted applications and spousal benefits, especially after the 2015 law changes), plus it offered many other useful insights and perspectives.

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