

Social Security Records - Why It's So Important to Protect Them

People who are gainfully employed have Social Security records. Through tax deducted from your monthly payroll, you make a contribution to a social insurance program, forming the basis of these documents. These records contain your Social Security number as well as other relevant information such as your full name, date of birth, contact numbers, dependents, and others.

Social Security documents enable you to obtain benefits for three major instances. The first is for disability, where you are temporarily or permanently unable to return to work because you became physically or mentally impaired. The second area for claiming benefits is for retirement from employment. The third and final incidence would be for death, wherein your dependents will be able to make a claim.

The Importance of Social Security Records

Familiarity with your own Social Security documents is crucial for the obvious reason that you are mandated by law to make contributions to the government through salary deductions. And the way to maximize these contributions is by becoming aware of the benefits that you are entitled to at any time in your work life.

For instance, your retirement age is dependent on the year that you were born and if you retire earlier than the required age, then you will get a smaller benefit package. The reverse is also true since if you delay retirement, then you will be entitled to a much larger benefit package.

In recent years, Social Security documents have had to be placed under tighter control and protection because of incidents of identity theft and fraud. Some people acquire the records of other people so that they can claim benefits that are not rightfully theirs. Indeed, there have been many instances where people diligently make their contributions only to find out that somebody else has robbed them of their benefits.

A worse scenario is when one's records have been used by others to open bank accounts and obtain credit cards. In this case, the unwitting victim is accumulating debt and his credit record is being tarnished by others. All of these point to one thing - it is important that you regularly get a copy of your Social Security documents so that you can monitor your records and report any false entries immediately.

So how do you access your records?

Your Social Security records can easily be asked for online. You can apply for your benefits online too in addition to being able to update your records, and block access of your information to others. It is undeniably cheaper, faster and more efficient to transact online. Another advantage of accessing these online documents is that they are ideal for people who are disabled or incapacitated and cannot go to a nearby Social Security office.

Your Social Security information is one of the most important records you have so use it and protect it wisely.

Source: <http://www.articlecircle.com>

About the Author

Want to Know the Top Sites to Find Social Security Records? Read Dr. Amit Mehta's Unbiased Reviews -

http://recordssitereviews.com/ssn_records.php