

## Overview

This resources guide will provide useful information to help you make an informed decision about your Social Security retirement benefits. Any [blue and underlined text](#) indicates a hyperlink – this means that you can click on that text, and you will automatically be taken to that additional resource. We recommend you save this file on your computer or device so you can refer to it as you complete each step.

## SOCIAL SECURITY RESOURCES

### Field Office Locator | SSA - Social Security

- <http://ssa.gov/locator/>

### Social Security Administration

- <http://www.ssa.gov/>, 800-772-1213
- TTY number at 1-800-325-0778.

### my Social Security Account

- <http://www.ssa.gov/myaccount>

### Windfall Elimination Provision (WEP) Online Calculator

- [www.ssa.gov/international/wep-yes.html](http://www.ssa.gov/international/wep-yes.html)

### Government Pension Offset (GPO) Calculator

- [www.ssa.gov/benefits/retirement/planner/AnypiaApplet.html](http://www.ssa.gov/benefits/retirement/planner/AnypiaApplet.html)

### Login.Gov

- <https://www.login.gov/>

### Social Security 1099 (SSA-1099)

- <https://www.ssa.gov/myaccount/replacement-SSA-1099.html>

## AARP RESOURCES

### AARP's Social Security Resource Center

- <https://www.aarp.org/retirement/social-security/>

### AARP Fraud Watch Network

- <https://www.aarp.org/benefits-discounts/all/fraud-watch-network/>

### AARP Fraud Helpline

- 877-908-3360

### Social Security Turns 90

- [www.aarp.org/social-security/90th-anniversary/](http://www.aarp.org/social-security/90th-anniversary/)

### AARP Tools & Calculators (Social Security calculator)

- [www.aarp.org/tools/](http://www.aarp.org/tools/)

### AARP Your Questions Answered (AARP account required)

- [answers.aarp.org/](http://answers.aarp.org/)

### AARP Protecting Social Security

- [www.aarp.org/advocacy/social-security-advocacy/](http://www.aarp.org/advocacy/social-security-advocacy/)

### AARP Social Security Calculator

- <https://www.aarp.org/retirement/social-security/benefits-calculator/>

### AARP Near You

- <https://local.aarp.org/>

### AARP Programs

- <https://learn.aarp.org/>

## PRESENTATION LINKS

**Social Security COLA Set at 2.8% for 2026**

- [aarp.org/social-security/2026-cola-increase-announcement/](https://aarp.org/social-security/2026-cola-increase-announcement/)

**Cost-of-Living Adjustment (COLA) Information for 2026**

- [ssa.gov/cola/](https://ssa.gov/cola/)

**6 Big Social Security Changes for 2026**

- [aarp.org/social-security/biggest-2026-changes/](https://aarp.org/social-security/biggest-2026-changes/)

**Social Security Announces 2.8 Percent Benefit Increase for 2026**

- [blog.ssa.gov/social-security-announces-benefit-increase-for-2026/](https://blog.ssa.gov/social-security-announces-benefit-increase-for-2026/)

**SSI Federal Payment Amounts for 2026**

- [ssa.gov/oact/cola/SSI.html](https://ssa.gov/oact/cola/SSI.html)

**2026 Cost-of-Living Adjustment (COLA) Fact Sheet**

- [ssa.gov/news/en/cola/factsheets/2026.html](https://ssa.gov/news/en/cola/factsheets/2026.html)

**Contribution And Benefit Base**

- <https://www.ssa.gov/oact/cola/cbb.html>

**Latest Cost-Of-Living Adjustment**

- <https://www.ssa.gov/oact/cola/latestCOLA.html>

**Monthly Statistical Snapshot, August 2025**

- [ssa.gov/policy/docs/quickfacts/stat\\_snapshot/](https://ssa.gov/policy/docs/quickfacts/stat_snapshot/)

**Social Security and Medicare withholding rates**

- <https://www.irs.gov/taxtopics/tc751>

**Number of Social Security Beneficiaries**

- <https://www.ssa.gov/oact/progdata/byage.html>

**Social Security History**

- <https://www.ssa.gov/history/ratios.html>

**Fast Facts & Figures About Social Security, 2025**

- [https://www.ssa.gov/policy/docs/chartbooks/fast\\_facts/index.html](https://www.ssa.gov/policy/docs/chartbooks/fast_facts/index.html)

**Council for Economic Education**

- <https://technology.councilforeconed.org/policy-perspectives/social-security/go>

**The Social Security Challenge – Updated February 2024**

- <https://www.actuary.org/socialsecurity>

## LOCAL RESOURCES

**State Health Insurance Assistance Program**

- <https://www.shiptacenter.org/> or 1-877-839-2675

**U.S. Senator or House Representative local office**

- <https://www.usa.gov/elected-officials> or 1-844-872-4681

**NJ State Legislators (Senate and Assembly)**

- [www.njleg.state.nj.us/legislative-roster](http://www.njleg.state.nj.us/legislative-roster)

**U.S. Senators and House Representatives from NJ**

- [www.senate.gov/states/NJ/intro.htm](http://www.senate.gov/states/NJ/intro.htm) and [www.house.gov/representatives#state-newjersey](http://www.house.gov/representatives#state-newjersey)

**NJ AARP LINKS**

**AARP New Jersey Speakers Bureau**

- [www.aarp.org/njspeakersbureau](http://www.aarp.org/njspeakersbureau)

**AARP INFORMATIONAL VIDEOS & ARTICLES**

<p><b>How do I open a my SSA?</b></p>	<p><a href="https://videos.aarp.org/detail/videos/social-security/video/6174064438001/how-do-i-open-a-my-social-security-account">https://videos.aarp.org/detail/videos/social-security/video/6174064438001/how-do-i-open-a-my-social-security-account</a></p>
<p><b>Save Time with my Social Security</b></p>	<p><a href="https://www.youtube.com/watch?v=zogcQk5mkAU">https://www.youtube.com/watch?v=zogcQk5mkAU</a></p>
<p><b>How are Social Security benefits calculated?</b></p>	<p><a href="https://www.aarp.org/retirement/social-security/questions-answers/social-security-benefits-calculation.html">https://www.aarp.org/retirement/social-security/questions-answers/social-security-benefits-calculation.html</a></p>
<p><b>What is the Full Retirement Age for Social Security?</b></p>	<p><a href="https://videos.aarp.org/detail/videos/social-security/video/6195679371001/what-is-the-full-retirement-age-for-social-security?page=0">https://videos.aarp.org/detail/videos/social-security/video/6195679371001/what-is-the-full-retirement-age-for-social-security?page=0</a></p>
<p><b>Can I work and still get Social Security?</b></p>	<p><a href="https://www.aarp.org/retirement/social-security/questions-answers/working-while-collecting-social-security.html">https://www.aarp.org/retirement/social-security/questions-answers/working-while-collecting-social-security.html</a></p>
<p><b>How to apply for Social Security?</b></p>	<p><a href="https://www.aarp.org/retirement/social-security/questions-answers/how-to-apply.html">https://www.aarp.org/retirement/social-security/questions-answers/how-to-apply.html</a></p>
<p><b>How much does early retirement reduce Social Security benefits?</b></p>	<p><a href="https://www.aarp.org/retirement/social-security/questions-answers/how-much-does-early-retirement-reduce-benefits.html">https://www.aarp.org/retirement/social-security/questions-answers/how-much-does-early-retirement-reduce-benefits.html</a>.</p>
<p><b>Can I collect Social Security on my spouse's record?</b></p>	<p><a href="https://www.aarp.org/retirement/social-security/questions-answers/spouse-social-security.html">https://www.aarp.org/retirement/social-security/questions-answers/spouse-social-security.html</a></p>
<p><b>How do survivor benefits work?</b></p>	<p><a href="https://www.aarp.org/retirement/social-security/questions-answers/how-do-survivor-benefits-work.html">https://www.aarp.org/retirement/social-security/questions-answers/how-do-survivor-benefits-work.html</a></p>
<p><b>What is a My Social Security account and how do I sign up?</b></p>	<p><a href="https://www.aarp.org/retirement/social-security/questions-answers/what-is-my-social-security/">https://www.aarp.org/retirement/social-security/questions-answers/what-is-my-social-security/</a></p>
<p><b>How do I receive my Social Security payment?</b></p>	<p><a href="https://www.aarp.org/retirement/social-security/questions-answers/receiving-social-security-payments/">https://www.aarp.org/retirement/social-security/questions-answers/receiving-social-security-payments/</a></p>