

**By Laurie Jones**

*S.S. District Manager*

According to The Old Farmer's Almanac, winter arrives at 6:12 a.m. eastern standard time on Dec. 21.

For many people, winter means shorter days, chillier temperatures and more time indoors. There are many ways you can use that extra time inside.

For example, you may want to spend a few minutes checking your earnings history and getting an estimate of your future Social Security benefits at [www.socialsecurity.gov/mystatement](http://www.socialsecurity.gov/mystatement), where you can access your online Social Security Statement.

If you're planning to apply for Social Security retirement benefits, you can do that without going outside or visiting an office. Instead, brew yourself a cup of coffee or tea and sit down at your computer from the comfort of your home to apply online.

Chances are your hot beverage will last longer than the time it takes to apply online for retirement benefits. Our website makes the retirement application process quick, easy, and secure.

In most cases, once your application is submitted electronically, you're done. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if any further information is needed.

You can use the online application to apply for Social Security retirement or spouses benefits if you:

- Are at least 61 years and 9 months old; and
- Want to start your benefits in the next four months.

Before starting, we suggest you have the following information on hand:

- Your date and place of birth and Social Security number;
- Your bank or financial institution's routing transit number and the account number for direct deposit of your benefits;

The amount of money you earned last year and this year. If you are applying for benefits in the months of September through December, you also will need to estimate next year's earnings;

- The name and address of your employer(s) for this year and last year;
- The beginning and ending dates of any active U.S. military service you had before 1968;
- The name, Social Security number, and date of birth or age of your current spouse and any former spouse. You also should know the dates and places of marriage and dates of divorce or death (if appropriate); and
- Your Social Security Statement. (Remember you can get your Social Security Statement online at [www.socialsecurity.gov/mystatement](http://www.socialsecurity.gov/mystatement).)

So if you are staying indoors this winter, visit [www.socialsecurity.gov](http://www.socialsecurity.gov). Your time online may brighten even the darkest day of the season.