

CHECK YOUR SOCIAL SECURITY EARNINGS RECORD

COMPLETE 2026 GUIDE

PROTECT YOUR RETIREMENT:

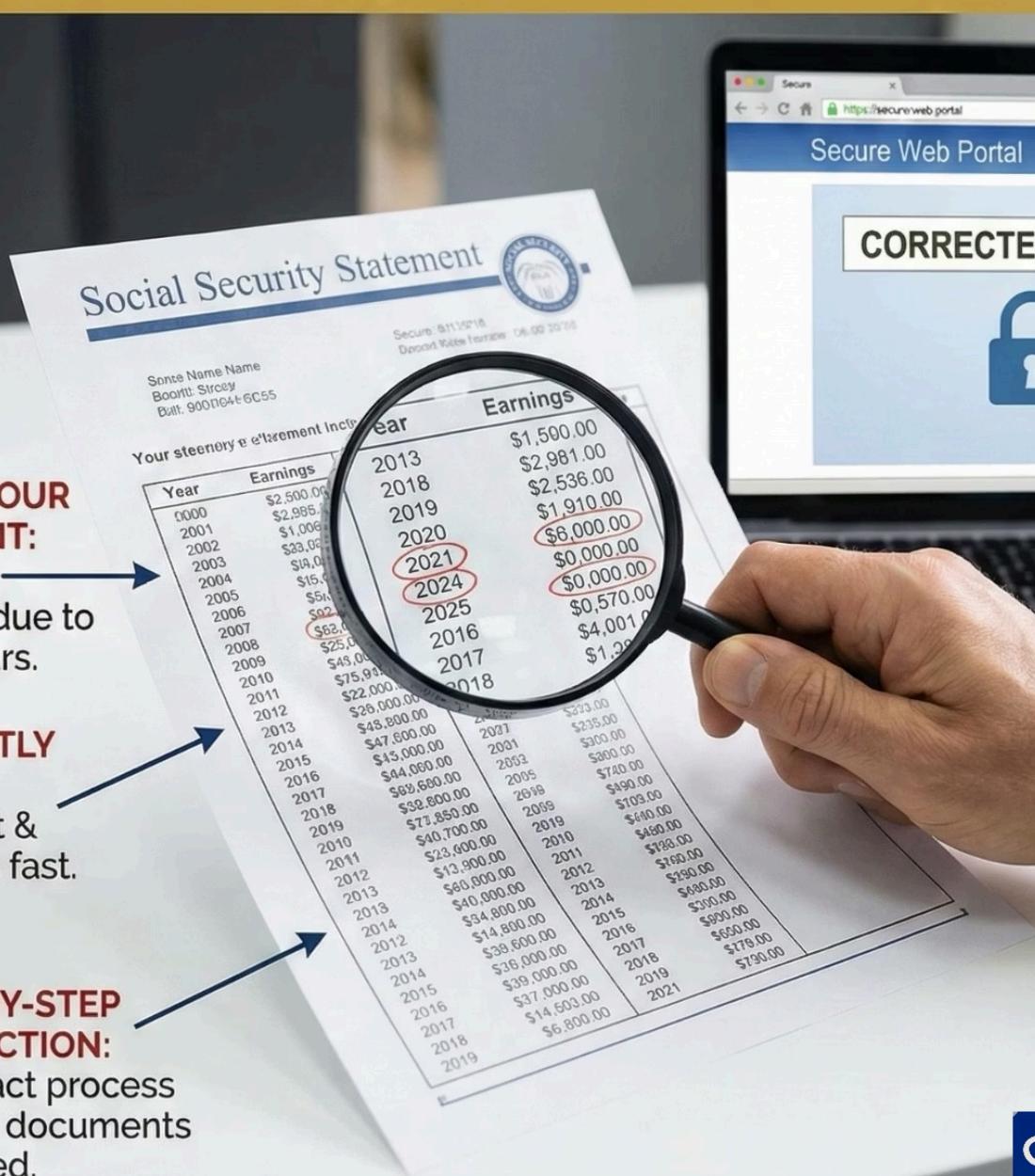
Don't lose thousands due to missing years.

AVOID COSTLY ERRORS:

How to spot & fix mistakes fast.

STEP-BY-STEP CORRECTION:

The exact process & proof documents you need.



Who This Guide Is For and Why It Matters

This guide is designed for U.S. workers age 18 and older who want to verify their Social Security earnings record and ensure accurate retirement benefit calculations.

You'll find this guide helpful if you want to check your earnings history for errors before retirement, are planning for retirement within the next 10 years, need to understand how earnings records affect benefit calculations, want to correct missing or incorrect earnings data, or have changed jobs frequently, had name changes, or been self-employed.

- **The stakes are significant.** The SSA currently holds more than two trillion dollars in uncredited wages. Your benefits are calculated using your 35 highest-earning years. A single missing year of average earnings, approximately sixty thousand dollars, could reduce your lifetime benefits by ten thousand dollars or more.

How Social Security Calculates Your Benefits

Social Security identifies your highest 35 years of earnings, calculates your Average Indexed Monthly Earnings, applies a benefit formula, and adjusts based on claiming age. If you have fewer than 35 years, the SSA fills missing years with zeros, significantly reducing your benefit.

Critical Window: If you're within 10 years of retirement, check NOW. The closer you are to filing, the less time you have to gather proof and correct errors.

How Errors Happen and Who's Most at Risk

Common Causes of Errors

- Employer reporting mistakes
- Name changes not properly reported
- Multiple jobs in one year with reporting discrepancies
- Social Security number errors on W-2 forms
- Self-employment income reporting errors

You're High-Risk If You:

- Changed jobs frequently
- Worked multiple part-time jobs
- Had employment gaps
- Changed your name
- Were self-employed

Real example: Your earnings record shows zero dollars for a year when you actually earned approximately sixty thousand dollars. Over a 20-year retirement, this single missing year could cost you ten thousand dollars or more in total benefits.

Common Mistakes to Avoid

- Waiting until you're about to retire when employers may no longer exist and records may be legally destroyed after 7 years
- Assuming Social Security catches errors automatically when you are responsible for verifying your record
- Not saving old W-2s and pay stubs which are your best proof for corrections

How Often to Check

Age 18-45

Every 2-3 years

Age 46-55

Annually

Age 56+

Annually or twice yearly

After Changes

Within 6 months after name changes or major job changes

Getting Online Access: What You Need

Basic Requirements

You must be age 18 or older with a valid email address and a current, unexpired U.S. driver's license or state-issued ID card, plus your Social Security number.

Identity Verification Options

Login.gov

- Government-operated
- Often instant verification
- Can take up to 24 hours
- Free and provides full access

ID.me

- Private contractor
- Completes in 15-30 minutes
- Includes video selfie
- Free and provides full access

Gather Before Starting

Documents

- Social Security number
- Email address
- Driver's license or state ID

Technology

- Smartphone or computer with camera

Time

- 15-30 minutes of uninterrupted time

Complete Step-by-Step Access Process

01

Visit SSA Website

Go to www.ssa.gov and click Sign In at the top right. If first time, click Create an Account.

02

Choose Verification Service

Choose Login.gov or ID.me. Enter email and create password. Upload photos of driver's license or state ID, front and back. Complete verification. Login.gov is often instant but can take up to 24 hours. ID.me includes video selfie and completes in 15-30 minutes.

03

Sign In

Return to SSA.gov and sign in with chosen service. You'll be directed to your my Social Security dashboard.

04

View Earnings Record

Click View Earnings Record to see complete work history showing each year worked, reported earnings, Social Security taxes paid, and work credits earned.

05

Review Carefully

Review carefully for years showing zero dollars when you worked, earnings that seem too low, missing years, or gaps that don't match your history.

06

Download and Save

Download and save PDF copy. Store with important documents. Social Security typically updates records by August each year.

Gathering the Right Proof Documents

Tier 1: Strongest Proof



W-2 forms whether original or copies from employer.

For self-employed workers:

- IRS Tax Return Transcript (preferred)
- Form 1040 with Schedule C AND cancelled check or bank statement proving tax payment

SSA wage reports Form W-3 if you can get from employer also work well.



Tier 2: Strong Supporting Proof

- Pay stubs showing year-to-date earnings
- Bank statements showing paycheck deposits
- Form 1099 for contract or freelance work



Tier 3: Additional Supporting Proof

- Employment verification letters on company letterhead
- Signed employment contracts showing salary
- Payroll records from employer



Documents that will NOT work:

- Your own written statement without supporting documentation
- Unsigned letters
- Estimates without backup proof
- Copies of copies
- Text messages or emails
- Handwritten notes
- Screenshots without official documentation

CRITICAL RULE: NEVER send original documents. Make copies of everything and keep originals safe.

Organizing Your Correction Package

Create a Correction Package

- Make copies of all documents, never originals
- Organize chronologically by tax year with errors
- Highlight relevant sections including employer name, SSN, and earnings
- Create a cover letter using this template

Cover Letter Template

Your Name

Address

Phone, Email

[Date]

Social Security Administration

[Office Address]

Subject: Correction to Earnings Record, Social Security Number XXX-XX-XXXX

Dear Social Security Administration,

I am writing to request a correction to my Social Security earnings record. I have discovered errors in the following tax year or years.

Tax Year [year stated]: My record shows [specific dollar amount], but I actually earned [correct dollar amount] working for [employer name].

Enclosed please find copies, NOT originals, of the following documentation:

- W-2 form from [employer] for [tax year]
- [Any additional documents]

Please review these documents and correct my earnings record. I understand this typically takes 30-90 days.

Contact me at [phone] or [email] if you need additional information.

Sincerely,

[Your signature]

[Your printed name]

Three Ways to Submit Your Correction

1

Call

Phone: 1-800-772-1213

Hours: Monday through Friday, 7am to 7pm local time

Best times: Tuesday through Thursday, 9am to 4pm

Have ready:

- Your SSN
- Tax years with errors
- Documentation copies
- Pen and paper

Representative creates case number.

TTY: 1-800-325-0778

2

Visit Office

Find locations:

ssa.gov/locator

Appointment recommended

as walk-ins have 2-4 hour waits

Bring:

- Government-issued photo ID
- Social Security card
- Copies of all documentation
- Cover letter
- Pen

Representative reviews on-site and gives receipt.

3

Mail

For earnings corrections:

NEVER mail originals, only copies

Note: Name change requests require originals so visiting office is safer

Mail to: Address on recent Social Security statement or call 1-800-772-1213 for correct address

Include:

- Cover letter with SSN
- Copies of proof documents
- Contact information

Use certified mail with tracking. Allow 2-3 weeks delivery before following up.

 **Processing time:** Corrections typically take 30-90 days. In-person is fastest, mail is slowest.

Special Case: Name Changes Require Two Steps



Step 1: Update Your Name with SSA First

Visit local Social Security office with:

- Completed Form SS-5
- Proof of name change such as marriage certificate, divorce decree, or court order
- Proof of identity like driver's license or passport
- Original documents or certified copies only

New card mailed within 2 weeks.

Step 2: Request Earnings Correction Under Old Name

Provide:

- Proof of name change
- W-2s or tax returns showing earnings under old name
- Cover letter stating:

- My name was legally changed from [old name] to [new name] on [date]. I have updated my name with Social Security. However, my earnings for tax years [years listed] were reported under my previous name and are not appearing in my current earnings record. Please credit these earnings to my current record under my current name, [new name], SSN XXX-XX-XXXX.

What to Do If Your Correction Is Denied

Your Denial Letter Explains

- Why your request was denied
- Additional documentation needed
- Appeal rights and deadlines
- How to request reconsideration

Common Denial Reasons

- Insufficient documentation
- Documentation doesn't match SSA records
- Employer has no record of employment
- Statute of limitations expired

Note: This limit generally does NOT apply if you can prove you filed a tax return for that year.

Option 1: Submit Additional Documentation

- Request specific documentation from SSA.
- Gather employment verification letters or bank statements.
- Resubmit with cover letter addressing concerns.

Option 2: Request Reconsideration

- File Form SSA-561 within 60 days.
- Attach new evidence; submit online, mail, or in person.
- Decision typically within 30-90 days.

Option 3: Request Employer Verification

- Provide SSA with current employer contact.
- If out of business, check state UI or Dept. of Labor records.

Option 4: Seek Free Help

- Taxpayer Advocate Service: 1-877-777-4778, taxpayeradvocate.irs.gov (For tax-related issues)
- Local Legal Aid: lawhelp.org (If income-qualified)
- AARP Foundation: aarp.org/money (For age 50+)

After Your Correction: Verification Steps

What to Expect

You'll receive confirmation letter from SSA within 30-90 days stating:

- Your correction was approved
- Additional information is needed, or
- Your request was denied

If approved, your earnings record will be updated within 2-4 weeks after confirmation letter.

Verify the Correction

01

Wait 30 days after receiving approval

02

Log into my Social Security account

03

View earnings record

04

Verify corrected years now show accurate earnings

05

Download and save updated record

06

Compare to previous saved version

If Correction Doesn't Appear

- Wait additional 2 weeks as processing delays happen
- Call 1-800-772-1213 with case number
- Request status update
- May need to resubmit if processing error occurred

Important Contacts and Resources

Social Security Administration

Main Phone: 1-800-772-1213

Monday through Friday, 7am to 7pm local time

TTY: 1-800-325-0778

Website: www.ssa.gov

My Social Security: www.ssa.gov/myaccount

Office Locator: www.ssa.gov/locator

Identity Verification Services

Login.gov

Website: login.gov

Help: help.login.gov

ID.me

Website: id.me

Support: help.id.me

Additional Assistance

Taxpayer Advocate Service

1-877-777-4778

taxpayeradvocate.irs.gov

Legal Aid

lawhelp.org

AARP Foundation

aarp.org/money

Your Complete Action Checklist

Phase 1: Initial Setup (Do Once)

- 1
- Verify age (18+), email, and ID requirements.
 - Choose Login.gov or ID.me and gather verification documents.
 - Create and complete identity verification account.
 - Access your My Social Security account.

Phase 2: Annual Review

- 2
- Log into My Social Security annually.
 - View and review earnings record for accuracy.
 - Check for any zero dollar errors.
 - Download and save the current record.

Phase 3: If You Find Errors

- 3
- Note all tax years with errors.
 - Gather proof (W-2s, tax returns), making copies only.
 - Write a cover letter and submit (call, visit, or mail).
 - Save copies and the case number for reference.

Phase 4: Follow-Up

- 4
- Follow up if no response in 60 days.
 - Review confirmation letter and wait 30 days post-approval.
 - Verify corrections appear in your record.
 - Download the updated record.

Phase 5: Ongoing Maintenance

- 5
- Save W-2s and tax returns permanently.
 - Keep pay stubs for 7+ years.
 - Check your record annually.
 - Update SSA for any name changes.

Don't Wait Until Retirement - Act Today

The earlier you check your Social Security earnings record, the easier it is to correct mistakes.

Why Acting Now Matters

- Employers keep records for limited time, often 7 years
- Your memory of specific jobs fades over time
- Companies go out of business, making verification harder
- Corrections take 30-90 days to process
- You want corrections completed before filing for benefits

Take Action Today

1

Visit www.ssa.gov

2

Create your my Social Security account

3

Review your earnings record

4

Make corrections if needed

Your retirement security depends on an accurate earnings record. Check yours today.

This guide created by GovClarity. Last updated November 2026. For current information, verify at ssa.gov.