

- You did not receive any benefit checks for any month of the year because of your work.

If, during a year, you reported that you were working and expected to earn more than \$1,200, you will probably receive an annual report form in the mail at the end of the year. But if you do not, be sure to get one from your social security office.

This report of what you earn will be used to figure out how much in benefits was payable to you in the year past. It also gives you a chance to show the months in which you did not work for wages of over \$100 and did not render substantial services in self-employment.

If, on the basis of the information you give, the Social Security Administration finds that too much of your

benefits were held back during the year, a check for the total amount of benefits due will be sent to you. If, on the other hand, you have been paid too much in benefits, the amount that you have been overpaid will be withheld from future benefits payable or must be refunded.

Although the law does not require a beneficiary to make an annual report if no benefit checks have been paid to him during the year, you should make such a report if you believe that any benefits are due you. You must make a report within 3 years, 3 months, and 15 days after the end of a year in which all of your benefits were withheld, in order to get any payments due you for that year.

*Example.*—Mr. Henry Rogers and his wife are receiving a benefit of \$150 a month. Rogers goes to work as an

employee at the beginning of March. He notifies the Social Security Administration that he is earning wages of more than \$100 a month and expects to earn \$2,100 during the full year. Therefore, \$650 must be withheld from his benefits. Thus, five full monthly checks are held back for March through July, making a total of \$750 held back, and his checks started again beginning with August. After the end of the year Mr. Rogers files an annual report. If his estimate turns out to be correct, he would be due a partial benefit of \$100. However, if Mr. Rogers' correct earnings for the year turned out to be \$2,600 instead of \$2,100, \$1,150 should have been withheld for the year. Since only \$750 was withheld, Mr. Rogers and his wife would be overpaid \$400. The overpayment of \$400 would be held back from future benefits payable, or would have to be refunded.

### Will Further Earnings Increase the Amount of My Retirement Benefit Payments?

If you work after you have applied for old-age insurance benefits, you can ask to have your benefit amount refigured to take account of your additional earnings.

Your benefit amount can be refigured if you earn more than \$1,200 in a year after the year in which you made your application for benefits, and if your additional earnings are high enough to increase your benefit amount.

Your benefit amount can be refigured after the end of the year in which you earned more than \$1,200.

### Suppose I Am Receiving Benefits for Someone Else?

If you are receiving the monthly old-age or survivors insurance benefits for someone else—for a child beneficiary,