

HOW YOU EARN THEM . . . HOW MUCH CREDIT YOU NEED . . .

To get social security payments for yourself and your family you must first have credit for a certain amount of work under social security.

Social security credits are called "quarters of coverage." This leaflet tells you what quarters of coverage are, how you earn them, and how many you will need to qualify for benefits for yourself and your dependents when you retire.

CALENDAR QUARTERS

JANUARY	APRIL
FEBRUARY	MAY
MARCH	JUNE
JULY	OCTOBER
AUGUST	NOVEMBER
SEPTEMBER	DECEMBER

THE GENERAL IDEA

The year is divided into four parts (calendar quarters). See illustration above.

You can get social security credit for up to four quarters in a year.

The way your credits are counted depends on the kind of work you do.

IF YOU WORK AS AN EMPLOYEE

Most people who work for someone else get one quarter of coverage for each calendar quarter in which they are paid total wages of \$50 or more including the cash value of wages in kind. Wages in kind (such as meals or a room) do not count, however, if they are paid for work in private households, on farms, or in the Armed Forces.

If you receive wages of \$4,800 or more during a year, you get credit for all four quarters of that year even if you receive no wages in some of the quarters.

If you work in a private household, you will get credit only for calendar quarters in which you receive cash pay of at least \$50 from one employer.

If someone hires you to do farm work, you will get social security credit for your cash pay if you meet one of these two conditions:

1. You receive at least \$150 in cash pay from that employer during a year; or

2. You work for him on 20 or more days during a year for cash pay figured on a time basis—by the hour, day, week, etc.—regardless of the amount of pay.

You will get credit for one calendar quarter for each \$100 in cash pay credited to you in a year under these rules for farm work (but no more than four quarters in any one year).

IF YOU WORK FOR YOURSELF

You get social security credit for four calendar quarters for each taxable year in which you have net profit of \$400 or more from self-employment covered by the law. If your net profit is less than \$400 for any year, it does not count for social security.

If you are a self-employed farmer and your gross farm income is \$600 or more for a year, you may get social security credit even if your actual net earnings are less than \$400. This special rule applies only to farmers. You can get more information about this at the social security district office. Ask for Pamphlet No. 864.

THERE IS NO AGE LIMIT

You can get social security credit for work covered by the social security law no matter how young or how old you are.

MOST WORK IS COVERED

Most jobs, businesses, and professions are now under social security. Active duty in military service is also under social security. If you are not sure your work is covered, ask at your nearest social security office.

If your work is under social security, the social security tax must be paid—no matter how old you are and even if you are receiving benefits.

SOME FAMILY WORK NOT COVERED

Work done by a child under 21 for his parent, by a husband for his wife, or by a wife for her husband is not covered by the social security law. Work done by a parent for his son or daughter is not covered by the law unless it is done in connection with the son's or daughter's business. Domestic work for the son or daughter, for example, is not covered.

YOUR EARNINGS MUST BE REPORTED IF YOUR WORK IS UNDER THE LAW

If you are an employee, your employer must report your wages for social security purposes.

If you are self-employed, you report your own earnings for each year after the end of your taxable year.

Your self-employment report is part of your individual Federal income tax return. You pay the self-employment tax to the District Director of Internal Revenue even if you do not have to pay any Federal income tax.

You may check your official social security record to make sure your earnings have been properly reported and credited. You can get a post card form to use for this purpose from your social security district office.

The size of your benefit depends on your earnings, not on how many quarters of coverage you have. Read the other side of this pamphlet to find out how to figure about how much your benefit will be.

HOW MANY CREDITS YOU WILL NEED

The number of credits you will need to get benefits after you reach 62 is shown in the table below. These credits could have been earned at any time after 1936.

Year in which you were born	QUARTERS OF COVERAGE NEEDED	
	Men	Women
1892 or earlier	6	6
1893	7	6
1894	8	6
1895	9	6
1896	10	7
1897	11	8
1898	12	9
1899	13	10
1900	14	11
1901	15	12
1902	16	13
1903	17	14
1904	18	15
1905	19	16
1906	20	17
1907	21	18
1908	22	19
1909	23	20
1910	24	21
1911	25	22
1912	26	23
1913	27	24
1917	31	28
1921	35	32
1925	39	36
1929	40	40

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