You can create a my Social Security account to access your Social Security Statement to check your earnings and get your benefit estimates. If you receive benefits, you can also:

- get your benefit verification letter;
- change your address and phone number;
- start or change your direct deposit; and
- get a replacement SSA-1099 or SSA-1042S for tax season.

Even if you do not currently receive benefits, you can get a benefit verification letter stating that you:

- never received Social Security benefits, Supplemental Security Income (SSI) or Medicare; or
- received benefits in the past, but do not currently receive them (The letter will include the date your benefits stopped and how much you received that year.); or
- applied for benefits but haven’t received an answer yet.

There is no fee to create a my Social Security account, but you must have an email address. See the following section, if you do not have a personal email account.

Email account set up

There are many options available to set up an email address and it can be done in as little as five minutes. Each email provider has its own criteria for setting up an account and you must accept the provider’s terms of use agreement. Some examples of free email providers include:

- AOL: aolmail.com
- Gmail: gmail.com
- iCloud Mail (Apple): icloud.com
- Outlook: outlook.com
- Yahoo: yahoo.com

*This is not a complete list of email providers. Social Security is not endorsing any of these particular email account provider(s), as you may use other email account providers as appropriate.

NOTE: Even if you do not use email on the computer, if you have a smart phone it is likely that you already have an email account. Contact your cell phone service provider to find out.

Setting up your own my Social Security account

After you have a valid email address, you are ready to set up your own my Social Security account. To set up your account, visit socialsecurity.gov and select Sign In at the top right. Then follow the steps below and on the back of this page:

Step 1. Select “Create An Account.”

To create a my Social Security account, you must be at least 18 years old and have:

- A valid email address;
- A Social Security number; and
- A U.S. mailing address.
Step 2. Provide some personal information to verify your identity.

Step 3. Choose a username and password to create your account.

How To Get Your Benefit Verification Letter

To get your benefit verification letter:

- Sign into your account; and
- Select “Get a Benefit Verification Letter.”

Your letter will be displayed and you may print it or save it for later use.

You can use your benefit verification letter as proof of your:

- income when you apply for a loan or mortgage, assisted housing or other state or local benefits;
- current Medicare health insurance coverage;
- retirement or disability status; and
- age.