

**By Cindy Lupomech**

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It's very likely that during the holiday season you've been spending a bit of time and money getting gifts for everyone on your shopping list. Why not take a moment and give yourself a holiday gift? We have a suggestion, and while it won't cost you a penny, it could be one of the best (and easiest) financial steps you ever take for your future.

Give yourself the gift of your own Social Security Statement. You can get yours online at [www.socialsecurity.gov/mystatement](http://www.socialsecurity.gov/mystatement).

The online Social Security Statement is simple, easy to use, and provides estimates you can use to plan for your retirement. It also provides estimates for disability and survivors benefits, making the Statement an important financial planning tool.

Your Statement also allows you to determine whether your earnings are accurately posted to your Social Security records. This feature is important because Social Security benefits are based on average earnings over your lifetime.

To get a personalized online Statement, you must be age 18 or older and must be able to provide information about yourself that matches information already on file with Social Security. In addition, Social Security uses Experian, an external authentication service provider, for further verification. You must provide identifying information and answer security questions in order to pass this verification. Social Security will not share your Social Security number with Experian, but the identity check is an important part of this new, thorough verification process.

When your identity is verified, you can create a "My Social Security" account with a unique user name and password to access your online Statement. In addition, your online Statement includes links to information about other online Social Security services, such as applications for retirement, disability, and Medicare.

This holiday season, it's likely you'll be hearing some of your friends and family saying "you shouldn't have" as they receive their gifts from you. That's something to look forward to. But be sure that you don't find yourself saying "I should have" when it comes to planning your own financial future. Get your online Social Security Statement and look it over. Do it again next year. It may be the best gift you can give to yourself in the long run.