

# Online Calculator Gives Personalized Estimate of Future Social Security Benefit

The Social Security Administration (SSA) has unveiled a new online calculator that allows you to project what your monthly Social Security benefit will be based on your actual work record. The [Retirement Estimator](#) also lets you create "what if" retirement scenarios based on different earnings projections and retirement ages. The calculator requires inputting personal information like your Social Security number, date of birth and mother's maiden name, but the SSA says the site is secure.

Since the calculator is tied to your actual Social Security earnings record, there is no need to manually enter years of earnings information. The Retirement Estimator is also interactive, allowing you to compare different retirement options by changing your "stop work" dates or expected earnings. With the click of the mouse, you can calculate the difference in benefits if you retired at age 62 rather than, say, 66, and how reducing your current income by switching to part-time work will affect your benefit.

You cannot use the calculator if you do not have enough Social Security credits at this time to qualify for benefits or you are already receiving Social Security benefits. The SSA also stresses that retirement estimates are just that, estimates. They will vary somewhat from the actual benefit you may receive, in part because the actual future benefit will be adjusted for inflation.

For more on the Retirement Estimator, [click here](#).