



## Tax Notes

- If you no longer use paper checks, you can make payments to the IRS using myPay.
- For 2016, the annual gift tax exclusion is \$14,000 per donee.
- For 2016, a qualified individual may exclude up to \$101,300 of qualified foreign earned income.

By using these services, you can avoid a trip to your local social security office and waiting in line. There is no fee to create a *my* Social Security account, but you must have an email address.

You cannot create a *my* Social Security account online if you have a security freeze and/or fraud alert on your credit report. You first must ask to have the freeze or alert removed. To create a *my* Social Security account in person without removing the security freeze or fraud alert, visit your local social security office.

## Set up a *my* Social Security Account



Remember, if you receive benefits from social security, you have a legal obligation to report changes, which could affect your eligibility for disability, retirement and Supplemental Security Income (SSI) benefits. You must report any life changes that may affect your benefits immediately, and no later than 10 days after the end of the month in which the change occurred. If you don't, you may be missing out on additional payments, or you may have to pay back benefits because you didn't report the overpayment in a timely manner. The SSI program may apply a penalty that will reduce your benefits if you fail to report a change.

## Did You Know?

When heating leftovers in the microwave, space out a circle in the middle of the food; it will heat up much more evenly.

Setting up a *my* Social Security account is quick, easy and secure; plus it's a great way to do business with the Social Security Administration. You can use this account to do many things, including:

- Request a new social security card
- Get a replacement SSA-1099 or SSA-1042S
- Replace your Medicare Card
- Change your address or phone number
- Check your earnings and get your benefit estimates
- Receive a benefit verification letter

## Quote Corner

**"You never know how strong you are until being strong is the only choice you have."**

**~ Bob Marley**