

# When should I apply for Social Security?

| You should apply no later than the month in which you want your benefits to start. You can file up to four months before that, which gives Social Security ample time to process your application. As the minimum age to collect retirement benefits is 62, the earliest you can apply is when you reach 61 years and 9 months.

## Keep in mind

- Regardless of how far ahead of time you file, you will not get your first payment until the month after your first full month as a 62-year-old.
- If you have already filed for Social Security benefits, Medicare kicks in automatically at age 65. If you have not, you should contact Social Security three months before your 65th birthday to put Medicare enrollment in motion so that coverage will take effect the month you turn 65.