

DATE: December 10, 2014  
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**SENIOR BULLETIN: SOCIAL SECURITY**

**Social Security Information for 2015**

**Cost of Living Allowance (COLA):**

Social security benefits will be increased by 1.7% for 2015.

**Work Credits:**

Earnings required for one work credit or quarter of coverage per year is \$1,220. To get four work credits (the maximum in one year), minimum earnings for the year are \$4,880.

**Substantial Gainful Activity Levels:**

For a person with disabilities who is not blind: \$1,090/month  
For a person who is blind: \$1,820/month

**Earnings Limits:**

<b>Age</b>	<b>Annual/Monthly Earnings</b>	<b>Benefits Withheld</b>
Under full retirement age	\$15,720/ \$1,310	\$1 for every \$2 above limit
Year individual reaches full retirement age*	\$41,880/ \$3,490	\$1 for every \$3 above limit
Beginning in the month an individual reaches full retirement age	no limit	none

\*Applies only for months before the month the individual reaches full retirement age.

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