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Social Security Filing Strategy Worksheet



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Social Security Filing Strategy Worksheet

Compare options and choose the filing strategy that maximizes lifetime benefits for you and your spouse.

Choosing when to file for Social Security is one of the most important retirement decisions. This worksheet helps you weigh options, estimate outcomes, and discuss trade-offs with your partner.

Section 1. Personal Information

Your FRA (Full Retirement Age): _____

Spouse's FRA: _____

Your estimated benefit at FRA: _____

Spouse's estimated benefit at FRA: _____

Other income sources (pensions, 401k, etc.): _____

Prompt: Get these estimates at SSA.gov → "my Social Security."

Section 2. Claiming Age Scenarios

Fill in monthly benefit amounts at different filing ages:

Filing Age	Your Benefit	Spouse Benefit	Combined Monthly Income	Notes
62	_____	_____	_____	
FRA	_____	_____	_____	
70	_____	_____	_____	

Section 3. Strategy Options

- Both file early (age 62) → higher years of income, lower lifetime benefit.
- One delays to age 70, other files earlier → balances immediate income with higher survivor benefit.
- Both wait until 70 → maximizes combined lifetime income, especially for longest-living spouse.
- File-and-suspend (if eligible under old rules).

Prompt: Discuss how long you expect to live, health conditions, and survivor needs.

Section 4. Survivor Benefit Consideration

Surviving spouse benefit (based on higher earner): _____

- Have you planned for income if one spouse dies early?
- Survivor's expenses vs income gap: _____

Section 5. Taxes & Income Coordination

- Will filing early push other income into higher taxable brackets?
- Have you considered Roth conversions before filing?
- Do you need income floor for early retirement years?

Section 6. Action Plan

Write down your top 3 takeaways:

1. _____
2. _____
3. _____

Next steps:

- Talk with spouse about goals (income now vs later security).
- Revisit decision yearly until filing.
- Review survivor needs carefully.

Notes & Reminders *(Use this space for your notes.)*

Disclaimer: This worksheet is for educational purposes only. Social Security claiming decisions should be based on your personal situation and, if needed, with the guidance of a qualified financial professional.