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Thinking about retiring someday? How Social Security is Calculated

<u>Year of Birth</u>	<u>Full Retirement Age</u>
1943-1954	66
1955 -1959	66 + # months
1960 & later	67

If you decide to retire before full retirement age, your SS benefit will be reduced. [CLICK HERE](#) for the full chart. If you delay benefits past full retirement age, your SS benefits will continue to increase

I highly recommend that you create an account on [Socialsecurity.gov](https://www.socialsecurity.gov) to view your earnings history. There are also great calculators that will calculate your SS benefits based on what you plan to earn between now and retirement age.

I have found that there is a misconception about how SS benefits are taxed.

If you file as an individual, and your combined income, including SS benefits is between \$25,000-\$34,000, you will pay income tax on up to 50% of your benefits. If you have more than \$34,000, up to 85% of your benefits are taxable. If you file a married filing joint return, and if you and your spouse have income between \$32,000-\$44,000, 50% of your SS is taxable. Over \$44,000, 85% is taxable.

I am frequently asked how social security is calculated so I thought this topic would be a good one to feature in this week's Frequency Friday! To qualify for social security benefits, you earn "credits" throughout your working life - up to 4 each year. You need at least 40 credits (10 years of work) to qualify for social security benefits. If you continue to work until Full Retirement Age, you will receive the maximum benefit that you are eligible for based on your earnings history.

Your Social security is based on the highest 35 years of earnings. If you have fewer than 35 years of earnings, those years count as \$0 and will reduce the monthly benefit amount..

If you are self-employed and file as a sole proprietorship, your earnings for social security purposes is the net income reported on Schedule C of your tax return. If you have an s-corporation, your earnings are based on what you pay yourself in W-2 wages as officer salary.

One of the benefits of having the S-corporation is to control the amount of self-employment taxes paid and minimize the tax exposure. Depending on your earning history, it may be beneficial to increase your salary the closer you get to retirement age.

If you are divorced and were married for 10 years, you may be able to claim benefits on your ex-spouse's record if their earning history is higher than yours.

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Holiday Giving

'Tis the season for holiday giving and now is the perfect time to donate to your favorite 501(c)3 non-profit organization or religious organization. For 2021, the IRS is allowing taxpayers to take a charitable donation deduction even if the taxpayer does not itemize deductions. For individual taxpayers, they allow up to a \$300 charitable donation and for married filing jointly, they allow up to a \$600 charitable donation.

Holiday Stress

'Are you feeling the effects of holiday stress? Try tapping! Tapping or EFT (Emotional Freedom Techniques) is based on Chinese acupuncture/acupressure and there a lot of points along the body where these meridians can be accessed. Gary Craig - the creator of EFT, took a certain number of these points and created an easy-to-learn protocol that could be applied to nearly every situation for tapping.

This is the sequence traditionally used with all of our tap-along videos, scripts, and meditations. [CLICK HERE](#) to read more and there also resources for kids, parents and teachers.

KC: Karate Chop (Small Intestine Meridian)

Why we use it: Releases feeling stuck and promotes ease in moving forward, letting go, healing from grief, and ability to be happy in the present moment.

EB: Eyebrow (Bladder Meridian)

Why we use it: Releases trauma, hurt, and sadness and promotes peace and emotional healing.

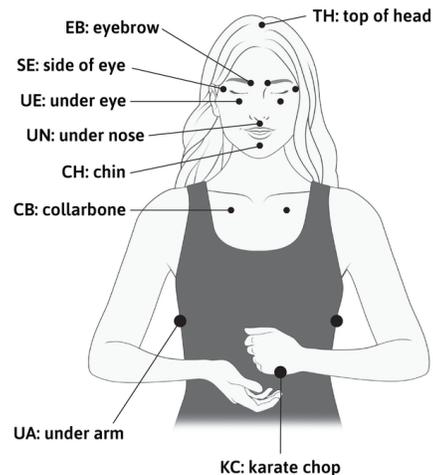
SE: Side of the Eye (Gall Bladder Meridian)

Why we use it: Releases resentment and anger and promotes clarity and compassion.

UE: Under the Eye (Stomach Meridian)

Why we use it: Releases fear and anxiety and promotes contentment, calmness, and the feeling of safety.

Tapping Points



The Tapping Solution

UN: Under the Nose (Governing Vessel Meridian)

Why we use it: Releases shame and powerlessness and promotes self-acceptance, self-empowerment, and compassion for self and others.

CH: Chin/Under the Mouth (Central Meridian)

Why we use it: Releases confusion and uncertainty and promotes clarity, certainty, confidence, and self-acceptance.

CB: Collarbone (Kidney Meridian)

Why we use it: Releases the feeling of being stuck and promotes ease in moving forward, confidence, and clarity.

UA: Under the Arm (Spleen Meridian)

Why we use it: Releases guilt, worry, and obsessing and promotes clarity, confidence, relaxation, and compassion for self and others.

TH: Top of the Head (Crown Chakra)

Why we use it: This is not one particular point, rather its a collection of many meridian points. Tapping on the top of the head opens the crown chakra and promotes spiritual connection, while "anchoring in" the new balance and alignment from the completed tapping round.

Cosmic Crypto Mojo

WITH ASTROLOGER & NUMBEROLOGIST HATTIE PARKER, MS,ED
A CRYPTO PRIMER: EARTHBOUND AND CELESTIAL NEWS AND VIEWS

Get Your Cosmic Crypto Mojo On Cosmic Insight for Dealing with Discord

Introduction to a New Planet

In 2005 astronomers discovered a new planet. They named it Eris after a Goddess from Greek mythology. Cosmically speaking it is thought that the human race discovers planets at times when human consciousness is ready to deal with the energies that are attributed to the newly discovered planet. Eris, this planet's Greek name, does not suggest what she symbolizes and however her Roman mythology name is quite transparent. In Roman mythology her name is Discordia. She is the Goddess of Strife and Discord.

Thinking back on world and national events (and possibly to your personal life as well) you are likely to agree that we have had plenty of strife and discord since 2005. Of course there was plenty before 2005 and however perhaps humanity was not yet ready to deal with it. Given there is so much discord in human affairs these days I surmise Eris's presence in our cosmic worldview is a hopeful sign that humanity is ready to effectively deal with discord. I certainly hope this is the case.

Current Planetary Signals Influenced by Eris

I am calling attention to Eris in this week's column because I want to forewarn you that during the coming week her state of affairs in the heavens is a mixed bag. She has both positive and conflict raising energies to share with us. Hopefully if you are aware of this you will proactively glean strength from her positive influence and side step her tendency to provoke strife and discord.

Eris is extremely far away from the sun. It takes her 558 years to orbit the Sun. She is, and has been for a very long time been in the sign of Aries. This is the sign of the zodiac characterized by the Ram, a very pushy and determined energetic. Thus, not only does she symbolize discord she eggs us on to engage with it. So currently she is in disharmony with Venus, the planet that rules love and money, and this will be the case from now until February. This coming week she is receiving positive and uplifting energy from the Sun and Mercury. The Sun is about power and Mercury about thinking. Thus, this week we have the opportunity to mobilize our power to think of strategies for managing, coping and flourishing in both love and money. I recommend if challenges show up for you in these very important arenas in your life that you stand ready to THINK to yourself, "I have the POWER to skillfully handle this situation."

Affirmative statements (such as suggested above) can be very effective in helping people flourish even in very difficult circumstances. Very specific guidance on how and where you in particular may be called upon to transcend discord can be found in the analysis of your numerology and/or astrology charts. Should you feel you would benefit from personalized guidance contact me at hattie@hattieparker.com.