

# How are Social Security benefits earned?



Securing today  
and tomorrow

## Work Credits

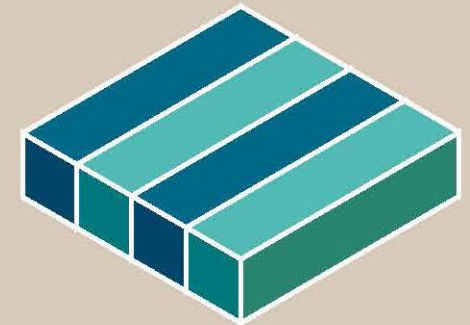
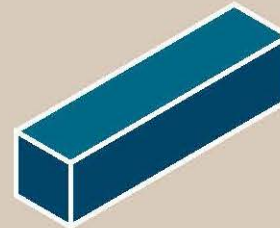
Your work history directly impacts your future benefits



**40 Credits**  
needed for  
Retirement and  
Medicare benefits



**\$1,810 = 1 credit**  
in covered  
earnings for 2025



you can earn  
a maximum of  
**4 credits**  
a year