



Understanding Our Social Security (a two part program)

A two part program to understanding our Social Security.

Topics discussed:

- When to apply
- How to maximize spousal benefits
- How to prepare for S.S benefit cut in 15 yrs
- understanding Medicare relationship to SS income
- Reduce Taxation on your Social Security
- Filing if divorced or widowed
- How to apply for your online report
- How to read your SS statement
- Get an (free) S. S. income generation report
- review of many of SS's twists and gotchas
- Avoiding big mistakes

Presenter: Joe Zingone, Economist and Accountant **Location:** LSCC

Day	Time	Dates	Fee
Wednesday	7 PM	4/18 & 4/25	FREE

Pre-registration is required call SYLS office 973-535-7925

Medicare Presentation “Will You Be Eligible for Medicare This Year?”

Are you confused by your parent’s Medicare Plan? Do you wonder if you should enroll in Medicare at 65 if you’re still working? How does COBRA work with Medicare? To get the answers to these questions and more join us for an overview presentation on Medicare. Learn to understand the different parts of Medicare and how to get the best value for your money. This session is helpful to those planning for the future and those already enrolled in Medicare.

Presenters: Siobhan Flynn-Higgins, SHIP Coordinator of Essex County and Steve Kroll, SHIP Volunteer

Location: LSCC

Day	Time	Dates	Fee
Thursday	12:30—2PM	5/3	FREE

Pre-registration is required call SYLS office 973-535-7925