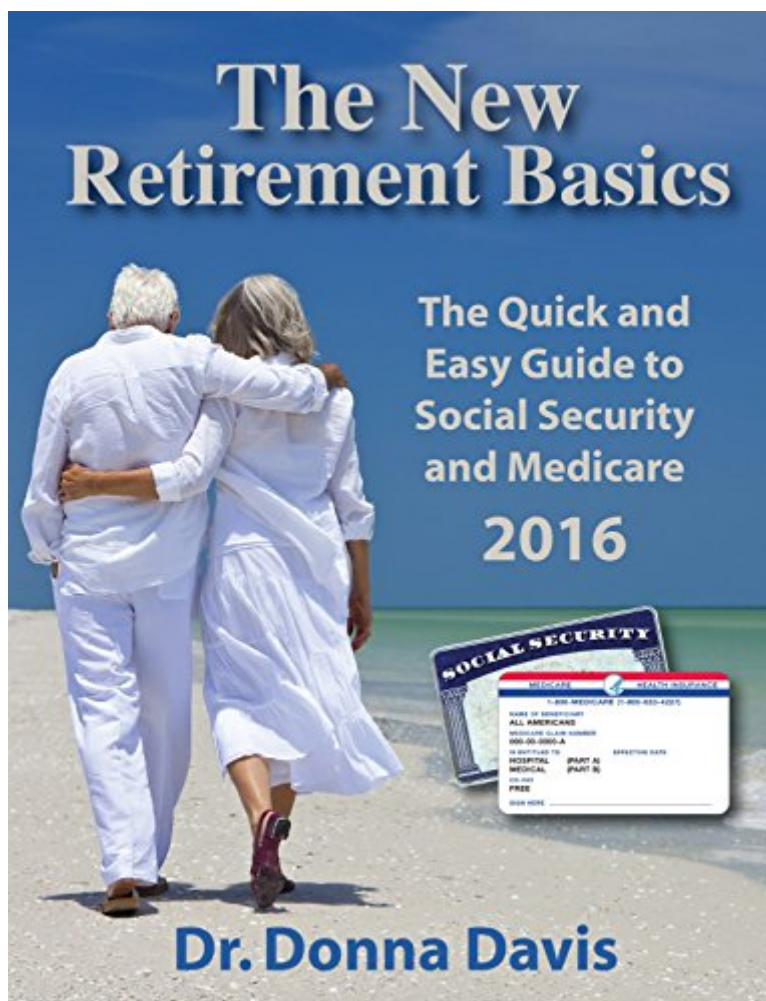


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# The New Retirement Basics: The Quick And Easy Guide To Social Security And Medicare 2016



## Synopsis

There are roughly 76 million baby boomers in the US. 36 million of them are NOT financially prepared for retirement. It happens to all of us. We are born. We grow up. We work hard at our careers. We have our families. Our kids grow up and get married. Then suddenly, we wake up one morning in our 50s and realize we have been so busy with "daily life" that we haven't really thought about how we will take care of ourselves and feel safe and secure when we retire. The thought of aging and retirement can be scary. We might fear we won't have enough money to support ourselves. We might worry about getting ill or about paying for health care - not just for ourselves, but possibly for our aging parents as well. We might even worry about our grown children, who depend upon us for financial help. Fortunately, Social Security is a financial lifeline available to retired American workers. However, according to the Center for Retirement Research at Boston College, over 60% of Americans are NOT getting the maximum amount of Social Security to which they are entitled. Why? Because they don't actually know what they are entitled to and how to get it. They might also have heard media "horror stories" about the red tape involved with receiving government benefits. All this can make the mere thought of Social Security daunting, if not overwhelming. But author Dr. Donna Davis wants you to know that obtaining your rightfully earned government benefits is not as hard as most people think. That's why she's written this book: *The New Retirement Basics: The Quick and Easy Guide to Social Security and Medicare 2016*. Trying to wade through the quagmire of online information about Social Security can take a long time, and all the financial jargon can make it difficult to follow. In *The New Retirement Basics*, Dr. Davis has condensed hundreds of pages of government information into one, concise package, using simple, everyday language you don't need to have an Accounting degree to understand. Organized in a stress-free, flowing style, each chapter gives you a point-by-point description of the requirements and steps you'll need to take to obtain your benefits. In this book, you will find answers to these questions (and many more): When can I start collecting Social Security? How much money will I get? What do I have to do to get it? What if I live abroad? What if I'm divorced or widowed? Can I work while collecting Social Security? Am I eligible for Medicare? When can I get Medicare? Is Medicare free? *The New Retirement Basics* will save you time, spare you headaches, and help you sleep better at night. It will give you all the information you need to make educated decisions about your financial future and avoid the mistakes many others have made. It will give you more choices, so you can have more money and more financial security as you get older. All of this will bring you peace of mind and a feeling of empowerment about your future. Accepting the fact that we are aging and our lives are inevitably going to change can be emotionally difficult for many. But with this book

by Dr. Donna Davis, at least Social Security and Medicare need not be a nightmare.

## **Book Information**

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## **Customer Reviews**

If you are like me - you just want to enjoy everyday and not be confused by everything you NEED to know out there. Luckily I read this book and it gave me actual answers to all my questions. It's a must read if you just want to be retired - but don't want to miss out on any benefits you are entitled to. Thanks!

This wonderful and easy book has simplified and organized so much information on how social security works and effects you. It spells out the choices you'e entitled to so you can decide what's best for you personally. I love the knowledge it gave me to make right choices when the time comes for me to apply for SS in the near future. A great read for a better financial retirement and future. I gave a copy of the book to a friend for her birthday.Linda Bougas

I loved this little book. It took complicated information and turned it into an easy read. It explained everything my husband and I needed to know to determine when we were going to apply for Social

Security. The new rules were making us crazy. Now we know what to do!

Donna Davis has provided the correct prescription with this timely update to Social Security and Medicare changes over the last year. Her writing is once again clear and captivating, slicing through complexity simply and accurately. I miss the more personal touches of her original book (last year's *Retirement Basics: Help for Broke Baby Boomers*), but this offering, I hope, indicates that the author plans to provide us with a summary and guide each year to the bureaucratic modifications. Get the original for a more complete and engaging look at retirement, but check this new edition for important critical information.

Boiled down and straightforward, this is a must-read for anyone approaching the retirement years who is daunted by these two complex systems. Great introduction to these programs and their basic features, and, most importantly the cautions us older adults need to take as we begin using these programs in our early retirement years.

I am a Baby Boomer and this book answered all the questions that I and my Baby Boomer friends have started to ask each other in the effort to make wise decisions over the next few years. Clear. Concise. Fantastic. I am going to recommend it to all those Boomer friends so that I don't make any errors in transferring the information and recommendations!

This book states: "If you do not begin collecting benefits at your FRA in order to increase your payment amount and then change your mind before age 70, you could get a bulk payment for the amount you missed between your FRA and the current date." ( Davis, Donna (2015-11-24). *The New Retirement Basics: The Quick and Easy Guide to Social Security and Medicare 2016* (Kindle Locations 221-222). . Kindle Edition. ) However, if you go to the Social Security website it clearly states: "...full retirement age claims and survivor claims may be paid for up to six months retroactively." [...] In fact, go out on the web, and the Wall Street Journal, Kiplinger and numerous other sources are congruent with the official SSA site. Might it be possible that Dr. Donna Davis is correct, or perhaps she is wrong? Perhaps she is referring to an arcane rule, but how would I know? That's why I purchased her book -- to clear up confusion. The problem is that Dr. Davis' whole section on bulk payments is so scarce in the way of information that it contains only six sentences. To her credit, two of those six sentences touched on some of the pitfalls of using the bulk payment option, albeit only superficially.

Our government has done it again Change...Can you believe it's 2016 we start off the year with NEW information about social security and medicare? Not to worry, Donna has taken the time to put together all the important information we need to know to go forward in making the right decision right at our finger tips with this delightful read "The New Retirement Basics. These are not easy subjects however they are very important ant to each of us and the changes are a must for us to understand. It is great to have someone study the subject and than put it in such an easy read for all of us to understand what is new and what it is we have to do (if anything).

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