

Social Security Credits

During your lifetime, you probably will earn more credits than the minimum number you need to be eligible for benefits. These extra credits do not increase your benefit amount. Your average earnings over your working years determine how much your monthly payment will be.

Withholding Taxes on Social Benefits

You can ask us to withhold federal taxes from your Social Security when you apply for benefits.

If you are already receiving benefits or if you want to change or stop your withholding, you'll need a form W-4V from the Internal Revenue Service (IRS).

You can [download the form](#), or call the IRS toll-free number **1-800-829-3676** and ask for Form W-4V, *Voluntary Withholding Request*. (If you are deaf or hard of hearing, call the IRS TTY number, **1-800-829-4059**.)

When you complete the form, you will need to select the percentage of your monthly benefit amount you want withheld. You can have 7%, 10%, 15% or 25% of your monthly benefit withheld for taxes.

Note: Only these percentages can be withheld. Flat dollar amounts are not accepted.

If you want to know how much a particular percentage is equal to in dollars, call us at **1-800-772-1213**. (If you are deaf or hard of hearing, call our TTY number, **1-800-325-0778**.)

Sign the form and return it to your [local Social Security office](#) by mail or in person.