



## Understanding the Application Process

---

Applying online may be an easy option to complete your application at your own pace. However, you can also apply by phone or at a Social Security office.

If applying by phone call 1-800-772-1213, gather the information summarized in “Where to Start” above. A representative will take you through the process step by step.

If applying in person, check the [Social Security](#) website to find a local office, and confirm what you need to bring when you schedule an appointment.

Note that it takes up to three months to complete the payment application process and begin your Social Security payments.