

Supporting Yourself After Applying for Social Security Disability Benefits

Q: If I cannot work, how am I supposed to support myself while applying for social security disability?

A: Waiting for a decision on a social security disability insurance claim can take months or years. Finding ways to get by in the meantime can be worrisome for some claimants. Given the duration some claims take, it is vital to examine and adjust your budget when possible. Do not make any unnecessary purchases, especially large ones. Even if you can pay for those things now, you need to have a financial cushion should your claim take a year or two. Put any money you save by cutting discretionary spending aside to help you through the time it may take to reach a decision about your social security disability claim. Mandatory expenditures can sometimes be adjusted to allow flexibility during the waiting period. Some utility companies, for example, offer low income energy assistance programs. Restructuring a mortgage to allow you to access equity or simply lower your monthly payments can be considered. Additionally, many individuals find that they can rely on friends and family for short term loans or other support. If you can no longer pay your medical bills, seek assistance. It is important that you do not stop your medical care. Some churches and non profits have programs to help with prescription costs. Research any health benefits with the state for which you might qualify. Find free clinics, if need be, for routine visits. Many medical offices will help individuals in financial need by coming up with bill payment strategies. Explain your situation and be proactive before you get in trouble. You may also consider applying for local, state and federal public benefit programs. Some states offer assistance loans that you must pay back once you receive a decision on your social security disability claim. Section 8 housing aid or food stamp programs may be helpful if your wait is long. If you are in financial dire straights, you might consider talking to a social security attorney. It is possible that you qualify for dire need aid with the agency. Such assistance can help expedite your claim and offer monetary aid.

Q: Can you go to the Social Security office to submit your social security disability application?

A: The three methods for filing for social security disability benefits are in person, via the telephone or via the internet. Most people believe handling it in person is the most advantageous. A face to face appointment with the disability manager who will handle your case gives opportunities for real contact that applying online or via telephone will not. The meeting will be your first opportunity to provide background on your claim and medical condition, and the disability case manager will get to see how your condition currently affects your ability to function. This initial meeting sets the stage for the rest of process. Call the toll free number (800) 772.1213 for Social Security and ask for an appointment to submit your application for social security disability. Social Security will send you written notification of the appointment time and date.

Q: How long does a claim for social security disability benefits take?

A: The duration can range anywhere from months to years. The average time for a complete application to go through the initial review stage is 3 months. Similar content [Veterans disability lawyer](#) . [Social security attorney florida](#) .

About the Author

Find more articles about social security benefits, visit www.HillAndPonton.com.

Source: <http://biglearn.net>