

Financial Tips While Waiting for Decision on Social Security Benefits

Q: While you are awaiting a decision on a disability application for social security benefits, how are you supposed to support your family?

A: The application review process for social security benefits can take anywhere from a few months to few years. Most cases take on average about 3 months to go through the initial review process. A large number of initial applications are not approved after the first step. Most claimants who are denied choose to take the next step and have their case reconsidered and, if necessary, appeal for a hearing. The additional steps add time to process, of course. By the time a claimant has his case heard before a judge, he has often been waiting 2 years. It is very difficult to know how long it will take a particular social security disability case to go through the review process. Many claimants struggle to support themselves and their families, while they are in limbo waiting for an answer about their particular social security benefits case. If you are able to work in a limited manner, you have to be aware of the impact it may have on your case. Your earnings must be below what Social Security has established as the substantial gainful activity limit. Unfortunately, no matter how small the workload, be aware that it could influence how your injury or condition is viewed by the reviewer. No matter what your decision is about working in a limited capacity, plan ahead as soon as you apply for [social security benefits](#). Cut all unnecessary spending and put that money in a special account to help you through the interim period. Many claimants refinance their property, so they will have money to put toward living costs while they wait. Consider moving to a smaller or less costly place, if you are renting. Contact family and friends who may be able to offer short term financial support. Submit applications for public assistance programs. Contact your utility companies to see if they offer aid programs. Many medical billing departments will work out payment plans, if they know your particular financial situation. There are many non profit organizations that also provide assistance. Church groups, for example, may have food support programs.

Q: I live in Florida, currently collect disability social security benefits and am in danger of having my home foreclosed. What should I do?

A: You may be eligible for an exemption from Florida. Such exemptions can reduce the taxable value of your property significantly. Apply for a disability exemption.

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