

Social Security Benefits and Getting By Financially

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

A: Waiting for a final decision about your social security benefits claim can range from months to years. Claimants are told to expect a 90 to 120 timeframe for an initial application to be reviewed. Most claims are denied during the initial review process. If an application is not approved, you can apply for reconsideration and, if you are denied again, appeal to have your case heard before an administrative judge. Appeals will make your wait even longer. 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. There are limits to the amount of income you can bring in. Unfortunately, no matter how small the workload, be aware that it could influence how your injury or condition is viewed by the reviewer. Regardless of whether you pick up work while awaiting a decision about your social security benefits, it is wise to take action now in case your claim takes longer than originally expected. Get rid of discretionary budget items and, instead, set aside the money. Many claimants refinance their property, so they will have money to put toward living costs while they wait. If you currently rent, look into finding a less expensive property. Contact family and friends who may be able to offer short term financial support. Apply for any and all state and federal aid programs for which you qualify. Many gas, water and electric companies provide assistance to their customers in need, as well. Many medical billing departments will work out payment plans, if they know your particular financial situation. Look into charities that might be able to help. Church groups, for example, may have food support programs.

Q: I collect social security benefits and am worried about keeping up with my mortgage. Do you know of any program provided by Florida that will help me in this situation?

A: The state of Florida offers special homestead tax exemptions for which you may qualify. An exemption will lower the assessed value on your home by up to \$50,000. Apply for a disability exemption.

About the Author

Find more information about [social security disability attorney](#), browse by www.HillandPonton.com.

Source: <http://sportsmans-shop.com>