



HOW TO PREPARE FOR THE

Social Security Administration's Paperless Transition



Starting September 30, 2025, the Social Security Administration (SSA) will stop mailing paper checks and transition entirely to electronic payments. This change follows an executive order signed in March aimed at reducing delays, minimizing fraud, and improving overall efficiency.

We understand that this change may be overwhelming, but we are here to help you navigate the transition smoothly and ensure your payments continue without interruption.

What You Need to Know Before September 30th

If you currently receive Social Security payments by paper check, you'll need to choose an electronic payment method before the deadline. This shift is part of a broader modernization effort across federal agencies, which also affects IRS tax refunds and other government payments. You have two options:

- 1. Direct Deposit:** This is the fastest and most secure way to receive your benefits. Your payment will be deposited directly into your checking or savings account. To set it up, you can:
 - Create or log into your account on the Social Security website
 - Call the SSA toll-free at 1-800-333-1795
 - Visit your local SSA office or your bank, credit union, or savings and loan institution

Note: This is only an option if you already receive Social Security or SSI benefits and you have a bank account.

- 2. Direct Express® Card:** If you don't have a bank account or prefer not to use direct deposit, the Direct Express® card is a convenient alternative. Your benefits will be loaded onto a prepaid debit card each month. There are no fees to enroll, and no minimum balance required. Learn more about this option by visiting the [SSA FAQ page](#).



WE'RE HERE TO SUPPORT YOU

To avoid any disruption in your payments, we recommend taking action as soon as possible. While some lawmakers have proposed exceptions, no changes have been finalized, so it's best to prepare now.

If you have questions or need help choosing the right option, please don't hesitate to reach out. We are here to guide you every step of the way.



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