



# The Easiest Guide Ever Written on Social Security Disability Benefits

...and How you can get them

Discover How You Can Get Your Social Security SSI  
& Disability Benefits, From A Bloated Bureaucracy  
Obsessed With Telling You... "NO!"

Teresa M. Grasso

“That was all a man needed: hope. It was  
lack of hope that discouraged a man.”

— Charles Bukowski

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## **Introduction**

The quote at the front of this book is so relevant to what you're about to read in the next few pages, that I wanted to make sure it was the first thing you saw when you opened it.

Every day I encounter people who have had their lives turned upside down by medical conditions that have left them unable to work.

Through no fault of their own, they're left to suffer not only with a condition they didn't ask for but some are even pushed into financial hardship, because they can no longer work.

**Let's face it, the bills don't stop coming in the mail, just because someone can't work.**

Some react to a situation like this with a hopeless attitude, but others take a more optimistic attitude and try to get help from any and every source possible.

If you or someone you know is in a situation where their medical condition has left them unable to work, I am here to tell you there's hope. The problem is, it isn't always easy to find.

**So who am I, and why should you care what I have to say?**

My name is Teresa Grasso, and I'm the managing attorney for Social Security Law Center in Tulsa, Oklahoma.

I've had the privilege of working with hundreds of individuals looking to navigate the complex, bureaucratic mess that is the Social Security System.

My system of taking clients individually and walking them through the maze of red tape and getting them approved for Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI) has been very successful, in fact...

I've won over 90% of the cases I've taken. I cannot guarantee you will win but with my system the chances are very good.

Unlike most attorneys who will take on any case of any variety, I choose to focus only on SSI & SSDI cases. In fact, it's all I do. (I like to think this gives me an advantage since I can address all my cases with laser focus.)

This book was written because I was so frustrated with the information out there on Social Security, and the help that can be found isn't much better than what you'd find at the DMV.

It's like most things with the government...

Rules are complex, hard to understand, and if every *i* isn't dotted and every *t* crossed, then odds are you have no shot of getting the help you deserve, need, and even earned.

No one should ever be denied a benefit they earned, and qualify for, just because the government wants to make things so complicated that most people quit looking for help.

I'll even be glad to help you myself if you'd like, but first do me a favor and read the rest of this book, you'll know a lot more about what the Social Security & Disability approval process is like, and be better prepared to either help yourself, or someone you know.

See you inside!

A handwritten signature in blue ink that reads "Teresa M. Grasso". The signature is written in a cursive, flowing style.

## **The Two Types Of Social Security Benefits (In Plain English)**

*"To every American out there on Social Security, to every American supporting that system today, and to everyone counting on it when they retire, we made a promise to you, and we are going to keep it."*

*-- George H.W. Bush, January 31, 1990*

Have you ever been to the Social Security Administration (SSA) or even visited their website? If you have, then you know it's a bit complicated... just like most things the government does.

So to make it easy, I'm going to give you a brief run-down of both types of Social Security disability benefits. They are Supplemental Security Income (SSI), and Social Security Disability Insurance (SSDI).

Both programs are administered by the Social Security Administration and only individuals who have a disability and meet certain medical criteria can qualify for benefits under either program.

In order to prove you are disabled under SSI or SSDI you must show:

1. You are not "working". Working is usually defined by a certain dollar amount you make every month before taxes are withheld.

2. You have a severe limitation on your ability to work caused by a physical or mental impairment. The limitation has to last, OR be expected to last at least 12 months.
3. Generally you have to show you cannot work after considering your limitations, age, education, and prior work history.

**Supplemental Security Income (SSI)** is strictly income based and is funded by general fund taxes. It's a "means tested" program, meaning it has nothing to do with your previous work history but is based solely on your current need.

In order to qualify for SSI, you must have very limited income and less than \$2000 in assets (\$3000 for a couple).

Basically it's designed to help the aged, blind, and disabled individuals, who have very little or no income. It provides cash to meet basic needs for food, shelter, and clothing.

One important thing to note is that if someone is disabled and they're eligible under the income requirements to receive SSI, they're also able to receive Medicaid.

**Social Security Disability Insurance (SSDI)** is funded through payroll taxes. In essence, when you work, the government takes their share first in the form of taxes. The part that says "FICA" or "Social Security Employee" is the portion that pays for SSDI.

That means that you are legally entitled to every penny in your disability insurance policy, as long as you fit the criteria of the previous 3 things I mentioned.

*"God, isn't this exciting? I earned this. I wiped tables for it, I steamed milk for it, and it was totally-not worth it. Who's FICA? Why's he getting all my money?"*  
- Rachel (From NBC's Sitcom Friends)



## How To Know If You Qualify

Chances are you wouldn't have even flipped open the first page of this book if you didn't think you or someone you know may qualify for disability benefits. But how can you be certain?

The short answer is... you can't.

If you want a good idea if you qualify for SSI or SSDI, then here's what you need to ask yourself:

1. Do you currently have a physical or mental condition that affects your ability to perform your past relevant work, or to do other work?
2. Will it keep you from working for at least 12 months?
3. Are you currently seeking or would you be willing to seek medical treatment for the condition? (this is where good documentation is absolutely vital)

Answering yes to the above questions means that you're most likely in a good position to qualify for SSI or SSDI benefits. The problem is you won't know for sure unless you navigate the maze of the Social Security Administration or have a good lawyer do it for you.

I'm going to add something here. If you're someone who has worked, done your best to support yourself and your family, and are suffering with a disability, but have never wanted to receive money from the government, but are now in a position financially where you have to...

Receiving disability benefits is not the end for you. It's a new beginning actually. Disabilities prevent individuals from working, and without work, quality of life, happiness, personal

fulfillment, and self-worth all suffer.

Receiving benefits is a way to stem the tide, and get yourself back on a solid footing, so that new skills can be learned, treatments can be received, and life can go on. Don't ever let the thought of receiving money from the government deter you from receiving benefits. Like I said before, you paid for them!

## **Going Through The Process On Your Own**

Frustrating, disheartening, depressing, and baffling are all words I've heard used to describe the process of filing for disability benefits. As someone who handles the paper trail that flows to the Social Security Administration, I can tell you, it's not an easy thing to do, and I do it for a living!

One of the biggest frustrations in applying for benefits is the application itself. If you do have questions and need help filing over the phone, be prepared for long waits, and confusing answers. Unfortunately, it's just the way most agencies in the government work.

The Social Security Administration has specific criteria in how they want forms completed, and missing anything at all, could delay your approval months if not years. Remember, it takes about 6 months for SSA to make what might be just the first decision about your case, so any mistakes could cost you both time and money.

Anytime you fill out anything for Social Security, always keep a copy of it. Documents get mishandled, lost, and set aside more often than people think and keeping records will save you

a lot of frustration.

It's extremely irritating to have to keep repeating steps, when the steps are already confusing, especially when your physical and/or mental disabilities are acting up and you're concerned about how you're going to pay your bills and survive.

If you do choose to go through the process on your own though, here's some information you may find useful.

No matter what, as soon as you find out you're disabled, **APPLY** for disability. If you think you meet the qualifications, apply for SSI and/or SSDI as soon as possible. Delaying this is only going to cost you time and money that could be yours.

Reality check, roughly **70%** of all SSI & SSDI claims are denied the first time. The reasons vary, but here are some of the reasons that individuals are denied:

- Has an impairment that has not or is not expected to last 12 months.
- Has an impairment that is not considered severe.
- The individual is able to perform his or her past work.
- The individual is able to perform other type of work. (Remember, this will be based on your limitations, age, education, and work history).
- The individual's inability to work is the result of ongoing drug and alcohol addiction.
- Providing insufficient medical evidence.
- Failing to follow medically prescribed treatment.
- The individual makes inconsistent statements to SSA and their own physicians.
- The individual fills out the disability paperwork incorrectly.

Reading that list, I'm sure you're coming to the conclusion that a lot of people do. That sounds like a lot of potential paperwork. It is. The documentation just needed from doctors alone can be staggering, and very complicated.

That is why so many applicants are denied the first time. Individuals don't always know what's needed in order to sway the Social Security Administration into approving them.

This is where a good attorney always comes in handy, especially if they are involved from the beginning, since that's when most paperwork mishaps occur.

If you get denied you **MUST** appeal within 60 days. I can't tell you how many times I see a client in my office who has lost benefits because they became exasperated and didn't appeal a denial.

You **MUST** appeal! That means, when appropriate, appealing the judge's denial to the Appeals Council and even federal court.

When you don't appeal a denial, you lose your right to past due benefits.

When you don't appeal, your chance of being approved will always stay at 30%. Also, when you don't appeal, you make your case harder to win.

To apply for disability you can call the Social Security Administration at **800-772-1213** or if you want you can apply online at:

<http://www.socialsecurity.gov/disabilityssi/apply.html>

The other option is to have an attorney that deals specifically with the Social Security Administration and can navigate the application with you. My office does that and it will save you a lot of frustration. You can reach my office directly at **918-388-7752**.

Just for reading this book, I'm offering a completely **FREE**, no hassle consultation. I'll look at your particular situation, and give you the best advice around.

One final thought if you're considering doing this on your own. I get a lot of clients that come to me looking to get approved for disability after their unemployment has run out.

This is a tricky area because when you file for unemployment you're saying "I'm ready, willing, and able to work." When applying for disability you're saying "I'm disabled and can't work."

**STOP!!!** Before you file either claim, you should call me. This process can get complicated and messy fast! A lot of money can be lost in past due benefits if these are filed incorrectly. Unfortunately, to get into every detail here is beyond the scope of this book.

Again, you can call my office directly at **918-388-7752** and I will be happy to help you sort out your options, because in **some** cases you can get both if it's done correctly.

## **The One Person Who Can Make or Break Your Case (and I'm not talking about the judge)**

For the majority of individuals that have a physical or mental condition that would qualify them for disability benefits, the most important person in the process is not the Social Security Administration worker handling their case, it's not the attorney, and it's not even the judge.

**The most important person in your disability claim that can make or break your case is YOU.**

In all my experience, I've seen dozens of ways that an individual sabotages their disability claim, the most common ones are:

1. **Having a medical record that creates doubt.** Sure, you can describe your disability to the SSA, an attorney, and maybe even a judge, but if your medical records don't match up, you're sunk. When it comes to my clients, I work with them to make sure their medical records back up the claim.
2. **Waiting too long to file.** The moment you find out you may be unable to work for a year or more, you should file. Any delay only costs you.
3. **Waiting too long to file an appeal.** From the moment you receive your denial letter, you have 60 days to appeal. If you don't, then you will have to start the process all over again, and in most cases will lose any right to back benefits.
4. **Making inconsistent statements.** Honesty is always the best policy here. A lot of people don't want to admit how limited they are. Now is not the time to minimize your problems.

If you make inconsistent statements, to SSA or your doctor, it automatically causes the judge to doubt your claim.

5. **Representing yourself.** You may think going on your own will save you money, but if your claim gets denied who are you really helping? A good disability attorney can make sure the paperwork is filed correctly and present your case in the way that helps you the most.

## **Working With Your Doctor**

Thousands of cases each year get denied because of a lack of evidence backing up the disability claim, so your doctor is going to play a vital role in your claim being approved.

Many individuals torpedo their disability claim when they go to the doctor and when he or she asks how they're feeling, the patient says, "I'm ok," Or even worse... "I'm fine."

Remember this. Doctors write things down. They are trained to do this in order to cover their backs. So if you go in and say "I'm fine," then the doctor may very well write that down.

If you are in pain, say you're in pain. If you can't do something, tell your doctor. It all goes into your medical records, and that's the foundation of your case.

When I work with a client, I tell the client exactly what parts of their physical or mental conditions to focus on with their doctor. This way we can achieve maximum results and have a mountain of evidence backing up their claim.

When you do file, the Social Security Administration is going to request medical records from all the providers you have given them in your application. However, it's YOUR responsibility to make sure that all requested documents have been received and that your doctor filled them out in a helpful way.

You should know that the SSA will generally not ask YOUR doctor what your limitations are. In fact they get their own doctors to do that. Can you guess how these SSA doctors rate your ability to work?

This is where the ball gets dropped most often in the process. Your doctors may refuse to fill out necessary forms. They may also fill forms out incorrectly, or with not enough information. Your case suffers either way.

This one of many areas where my experience helps. I know what the SSA is looking for and what needs to be included in your case file. I advise clients on the right questions and concerns to address with their doctor.

## **The Process**

There are four administrative levels in the approval process. Level 1 is the application itself. Level 2 is reconsideration. Level 3 is the hearing, and level 4 is the appeals council.

If you get denied at the application, reconsideration and hearing levels, you have only 60 days to file an appeal. Make sure it's filed within that window, or your entire case is in jeopardy.



Filing late will most likely cause your case to be dismissed.

You will have to complete various reports in addition to your appeal paperwork to complete your appeal. If you thought the application was confusing the first time, it doesn't get any easier at this stage.

## **Your Hearing**

Going into your hearing alone is extremely risky, and even foolish considering what's going to happen.

The judge will compare every statement you make at the hearing to every statement you have made up to this point to your doctors, specialists, and on every form you've completed.

Most judges are meticulous about verifying the details. So much so, that one word could make all the difference in whether you get approved or not. Individuals that try representing themselves are woefully unprepared for the preparation that's needed.

Everything is being compared and if you're not prepared to explain every inconsistency, the judge will simply find you not credible and you will most likely be denied.

This is where someone like myself comes in very handy. I always help my clients prior to the hearing to clear up confusing statements, and stay focused and on track. I've won many cases just by guiding them on what to say and more importantly what NOT to say.

**That's not the only thing you need to watch out for though...**

The judge will also call a Vocational Expert (VE) to testify about the work you've done in the last 15 years. Having a good disability attorney to cross examine the VE can help clear up any confusing statements or misunderstandings, which goes a long way to getting your claim approved.

I can't tell you how common it is for a claim to be denied because the VE was not properly cross examined. In fact, it is just as easy to be denied based on a VE's testimony as it is due to lack of supporting medical evidence.

The judge may also call a Medical Expert (ME) to testify about your case. This medical expert has never examined you, but he or she will get to offer their opinion on your disability. Again, having a good disability attorney to cross examine the ME could make all the difference.

## **Want To Use An Attorney? READ THIS FIRST!!!**

Perhaps you're thinking that this whole process sounds a bit overwhelming to you, and you feel completely unprepared to handle it. You may even be considering using an attorney to help. Statistics show that a knowledgeable attorney does make a difference.

Before you decide who to use, I want to let you in on a few of the advantages and disadvantages of using someone like myself, because knowing what to expect will ensure you pick the right attorney for you. This in turn will significantly increase your chances of winning your disability claim.

First off, go look at your yellow pages book. The biggest sections are doctors and attorneys. So how can you know which one will work best with you, your disability, your personality, AND give you the best chance of winning?

Honestly I don't think there's a good answer, unless you have the time (and means) to visit each one. Chances are your disability makes this option difficult. So what's the next best option?

Instead of looking for what you want in an attorney, look for what you don't want. Think of it like a blind date. There are probably certain things that you wouldn't want in a date right? Same goes for an attorney, especially since you will need to have a good working relationship throughout the process.

So what are some of the things you should look for, and even run from, when it comes to picking the attorney to represent you? Here's some things you may want to avoid:

**Lack of a main focus** - Go back to the yellow pages. There are attorneys of all shapes, sizes and colors (at least their ads are). One thing you'll see a lot of is a listing of what the attorneys tend to concentrate on.

There's family law, criminal law, DUI representation, real estate, and the list goes on and on. More often than not, you'll see where an attorney will "focus" on 4, 5, even 10 different things.

It's not a bad thing that an attorney is able to understand and work in different fields, but wouldn't it be nice to work with an attorney whose only focus is Social Security Disability?

Think of it this way...

If you went to your doctor and he said that you have about a week to live unless you get a major heart surgery, chances are you wouldn't want a generalist that did surgery on anything and everything. Instead you would want the best heart surgeon available, right?

The same applies to attorneys. Wouldn't you want someone whose sole focus is Social Security Disability, rather than someone who dabbles in it occasionally along with criminal cases, divorces, and the occasional dog bite? **Especially when the cost will be the same.**

**Eager to take a slam dunk case** - So, earlier in the book I mentioned that about 70% of all applications get denied the first time around. That means that 30% are approved.

The 30% that are approved are obvious disabilities. Often times, attorneys will take these cases because it's an easy pay day. Little work, and most likely the individual will get approved fast.

I personally don't like to work that way. If someone is obviously going to be approved for disability, I will let them know and tell them how to get started. If they run into any issues, I can step in at that point and help.

If your situation is such, that I think you could get qualified without my help, then I will tell you. How many attorneys will tell you that? Most will take any and every case they can, even if you really don't need their help.

I am not telling you to never hire an attorney even if you might not need one. If your disability prohibits you from even applying or the hassle is just too much, then hiring an attorney

might be the right thing to do. I've helped many clients in those situations.

**Out of Towner's** - I'm sure that you've seen the fancy TV commercials where a group of lawyers tell you how great they are and that they can represent you in the best way possible. What's not always easy to see is that many times those big firms are hours away, sometimes in a different state.

I think it is tough to get really good representation from someone you have just talked to on the phone and have never met.

The major upside to using a local attorney is that you know him or her and they know you. The attorney knows your story inside and out and can tell it to a judge in a way so your chances of winning are higher.

I can't tell you how many times I've been in court and an attorney is walking around calling out a name, looking for his or her client, because they've never even met.

Don't you think that your disability claim deserves at least some one on one, undivided attention, from someone that actually knows you? I know I would.

In a lot of law offices, you meet with a paralegal who takes the case. The paralegal never goes to court and sits before the judge, so how can he or she possibly know how to counsel the client on the proper course of action for the case?

At my office, the Social Security Law Center, your first consult is with me, not one of my paralegals. I also meet with you two weeks before the hearing to go over what to expect, and the

meeting gives you a chance to think about your testimony, not to mention help lower anxiety.

Another advantage of having a local attorney, such as myself, is we know the judges. Attorneys go before judges all the time, every week, sometimes multiple times a day. They know what the judge wants to hear and can present your case in such a way to give you the best chance of winning.

This alone can save your entire case, so bringing in someone from another area or another state, that doesn't know the judge and doesn't really know you, could end up costing you.

Local representation really is the best representation.

**Anyone who can't be bothered by the details of your case -**

There are attorneys that can't be bothered with actually helping you file for your benefits. They want you to do all the heavy lifting by having you prepare the application and documentation needed to file.

They will then wait for you to be denied before offering to step in. Like I said earlier one of the biggest mistakes a person makes is putting the wrong information on the SSA forms. That information never goes away and more than likely will be used against you. I personally like being involved from the beginning, because it's much easier to prevent mistakes from being made than trying to fix them after the fact.

Sometimes, we can explain a mistake, but most of the time the judge won't accept the explanation. It costs you no more to get a good attorney involved from the beginning than it would on the day of your hearing.

**How far will they go** - Some attorneys will not or cannot take your case into federal court. That is also a mistake. There are a lot of cases where the judge just does not make the right decision and federal court is the only place that can change that. My office has taken many cases to federal court and had the denials overturned.

## **Cost of Hiring An Attorney vs. Going It Alone**

The #1 reason most people do not use an attorney when they really should is cost. The perception is that good legal help is too expensive, and the average person who thinks they would qualify for disability may feel they can't afford it.

The reality is, it could cost you potentially much more to try and do this process on your own, especially with the failure rate hovering at 70%. Imagine trying to do everything on your own that's been mentioned in this book. Could you? More importantly will your disability allow you to?

Granted some have been able to do it, but it's not easy, and if you think the Social Security Administration is going to be much help, they won't. **The rules really are stacked against you.** Some days, I think they don't even understand their own procedures. The red tape can seem endless.

Of course, you may think that one of the advantages to doing it on your own is that it will save you on attorney's fees. However, it could also cost you much, much more in the loss of past due benefits, because you didn't know what medical proof you needed.

Keep in mind that even the Social Security Administration admits your chances of winning are much higher when using qualified legal help.

You have to decide how important your time, resources, and winning your claim are to you.

For the most part, getting an attorney involved in your case, at any level, will not cost you anything up front. As I mentioned before, the only costs that will be incurred are for medical records.

The attorney gets paid by a percentage of the past due settlement. The attorney collects no money unless and until the disability claim is approved.

Once approved, the fee for the majority of claimants is 25% of the past due settlement, with a \$6,000 maximum for administrative cases. If you have to appeal to federal court, the fee is a flat 25% of past due benefits.

That is really a bargain compared to the potential cost of losing your case. Again, you just have to ask yourself, how important is it to you to win your case and win it as fast as possible?

Whether you choose to go through the process alone or with some help, I will tell you that it's vitally important that the moment you become disabled, you need to apply for both SSI & SSDI.

It will still take time for the approval process to happen, but a disability claim can get benefits paid no more than 1 year prior to filing. An SSI claim can get benefits no earlier than the month after the month the person applied.



If you wait, it will only cost you. This is a critical mistake a lot of people make. They pretend they aren't disabled, and think they can work, when they really can't.

They are hopeful, and even though hope is a good thing, ultimately it is wisdom and common sense that need to rule the day.

I'll say it again, you need to file for disability the moment you find out you're disabled, and keep appealing. You'll thank me for it later.

## **Common Medical Conditions That Can Cause Disability**

So I thought I would include a list of medical conditions that have been proven to cause disability in a person. This is not a perfect list nor is it all inclusive, but my office receives questions all day long about disability, and most of them say something like...

*My dad has had back surgery in the last few years and his doctor says he needs another one. He can't work, and can only ride in the car for 30 minutes at a time. Can you help?*

Of course, there's more that I would need to know in order to help this person out, but back problems are a common medical condition that can cause a disability. If your back isn't working right, chances are there's a lot of work that would be missed, possibly even making it impossible to work.

Here's a list of some more medical conditions:

**Cancer** - While cancer can be a disabling factor for a person, usually it's the treatments that cause them to not be able to work. Remember though, to qualify for disability while suffering from cancer it has to last or be expected to last 12 months. There are so many drugs out to treat cancer, that qualifying for disability is getting tougher.

**Heart Disease & Stroke** - It's the number one health problem in America today, and many people suffer with heart disease for years and decades. It can definitely put someone in a situation where they are unable to work.

**Mental Health Problems** - Most people think of a disability as purely a physical issue, when in fact many mental disorders can make it difficult to find work and keep it. Some examples are bipolar disorder, schizophrenia, anxiety, depression, personality disorders, learning disorders, and post-traumatic stress disorder.

**Nervous System Disorders** - These are conditions that affect the brain or nerves. Some common ones are multiple sclerosis, brain disorders, peripheral neuropathy and Parkinson's disease.

**Endocrine Disorders** - Endocrine disorders will cause a hormonal imbalance. Examples are pituitary gland disorders, thyroid gland disorders, and adrenal gland disorders.

Diabetes mellitus may also be considered a disabling condition depending on the symptoms that result from the disorder.

**Hematological Disorders** - Sometimes individuals develop blood disorders that can affect their ability to work. Some common ones are chronic anemia, sickle cell disease, and coagulation disorders.

**Immune System Disorders** - The immune system is designed to protect us from disease, but sometimes it doesn't work properly causing a disability in certain individuals. Some examples are, lupus, HIV/AIDS, and rheumatoid arthritis.

**Digestive System Disorders** - The SSA does recognize that some digestive disorders can be severe enough to qualify for disability. Some examples are Crohn's disease, liver disease, IBS, weight loss due to a digestive disorder, hepatitis, and cirrhosis of the liver.

**Musculoskeletal Problems** - This system in your body deals with the muscles and bones that allow for movement. Common problems are back injuries, degenerative joints and/or discs, amputations, fractures with failure to heal of the legs or arms and burns.

**Skin Conditions** - There are some skin conditions that can qualify for disability. These include, ichthyosis, bullous disease, dermatitis, chronic skin infections, hidradenitis suppurativa, and photosensitivity disorders.

**Breathing Disorders** - Breathing problems are a common reason that people apply for disability. Respiratory disorders that prevent proper lung function include COPD, chronic bronchitis, asthma, emphysema, and sleep apnea.

I barely scratched the surface with this list, but it's a good place to start. Remember, if you or someone you know has a condition that prevents them from working, the severity of the condition can be backed up medically, and is expected to last 12 months or longer, there's a good chance disability can be granted.

You just need to make sure you know what you're doing, or you could be looking at a denial of benefits, not to mention a lot of frustration, anxiety, and wasted time.

If you'd like more information or to ask a question regarding your specific issue, please feel free to contact my office directly. It is the Social Security Law Center in Tulsa, OK. Our phone number is **918-388-7752**.

You can also use the contact form on our website at [www.sslcnw.com](http://www.sslcnw.com).

The initial consultation is completely free of charge, and is a great way for you and I to sit down and go over the specifics of your case. I'll be up front and honest with you, and if anything you'll walk out of my office knowing your options and any steps you can take to better your situation.

## What others are saying about Teresa Grasso...

"I am so very pleased with the help I received from Teresa and the entire staff at Social Security Law Center. They managed to make a difficult and confusing situation far less stressful than I could have hoped for. Knowledgeable, kind, empathetic and professional.

I can not thank them enough for their help."

- Darrell Myers, Tulsa, OK

"Teresa Grasso is awesome! It took only 6 months for me to get approved for my disability. She is very professional, cared about me as a client and she knows what she's doing. She is someone you want on your side and I would refer her to anyone that needs help with their disability claim. Thank You SSLC & Teresa!"

- Jason White, Tulsa, OK.

"This place has been a God send to my family. They were very helpful and Teresa kept us well informed on my case and where we stood with it. Teresa and her staff were kind, friendly, and very helpful when we called. No matter how big or small our problem was, they were always there to help. Without them, I don't know if my family would have made it. I would highly recommend them.

Thank you Teresa!!!"

-Steven C. Tulsa, OK

"After two failed attempts to apply for disability benefits on my own, I decided to contact Teresa Grasso at Social Security Law Center for help. She was very helpful and was able to gain an approval with very little effort on my part. I would highly recommend her services."

- Carol Masters, Collinsville, OK

Teresa Grasso, one of Tulsa's top disability attorneys is letting you in behind the scenes on the process for filing for Social Security Benefits. Her comprehensive knowledge of Social Security law coupled with diligent development of her cases has made her one of the top representatives in the Tulsa area. Grasso graduated with distinction from the University of Oklahoma in 2001 where she was bestowed with the honor of the Maehl Award. She also graduated with distinction from the University of Oklahoma, College of Law in 2004 with two academic achievement awards. During law school, she served as the business manager of the Oklahoma Journal of Law and Technology and was a member of the American Indian Law Review. Grasso is also a graduate of the Interdisciplinary Training Program through the University of Oklahoma Health and Science Center College of Medicine.

