



Social Security Educator Toolkit

The original mission for Social Security was to promote economic security for the nation's people. Social Security is much more than a retirement program, providing financial benefits, information, and tools to help support workers and their families in every community across America.

It's important for students to understand why Social Security was created and why it's important in their lives today and in the future. This knowledge and understanding will provide your students a strong base on which to build their financial future.

The goal of our Educator toolkit is to provide you with information and resources to develop engaging and informative lessons on Social Security and the importance of planning for the future.

The toolkit consists of the following components:

- 2 lesson plans with objectives
- Infographics and handout for each lesson plan
- Social Security web pages and other resources with additional information
- Talking points for teaching
- Assessments and answers for each lesson

Lesson Plan 1

Title: What is Social Security and Why is It Important to Me?

Objective: To provide a basic understanding of why Social Security was created, who it serves, and how it works.

1. Is Social Security Important to High School Students?

Teacher Instructions: Start the discussion by asking the students what they think they know about Social Security and if they think Social Security is important to them as high school students. Capture key words/phrases on the board/screen to keep for future discussion.

2. Why was Social Security created? Who does it serve?

Teacher Instructions: Hand out the 'What is Social Security' infographic and review key areas as found on the talking points document.

- What is Social Security? – Infographic (Page 6)
- What is Social Security – Talking Points (Page 7)

Option: For more in-depth information about Social Security's history, watch the 'Hope of Many Years' video on the side panel (50 minutes) in addition to the items listed above.

3. How does Social Security work?

Teacher Instructions: Hand out the 'What the FICA' and 'Work Credits' infographics and discuss using the talking points document.

- What is FICA? – Infographic (Page 8)
- What is FICA – Talking Points (Page 9)
- Work credits – Infographic (Page 10)
- Work credits – Talking Points (Page 11)

Lesson Plan 1: Assessment

You can use the questions on page 12 to gauge understanding of this lesson.

Optional homework assignment: Visit the Students page (www.socialsecurity.gov/people/students/) and review the information. Pick a life stage from the copy and explain how it relates to you or someone in your family.

Lesson Plan 2

Title: Is Social Security Just for Retirement and Will It Be There For Me?

Objective: To reinforce that Social Security is more than retirement and will be there for them now and in the future.

1. Is Social Security just about retirement?

Teacher Instructions: Hand out the 'Roadmap Infographic' and Roadmap Companion' document and walk through key life stages.

- Life's Journey Roadmap (Page 14)
- Life's Journey Companion Document (Page 15)
- Disability – Infographic (Page 17)
- Disability – Talking Points (Page 18)

2. Will Social Security be there for me?

Teacher Instructions: Hand out the 'Will Social Security Be There For Me' infographic and discuss using the talking points document. The 'Work Credits' materials are also appropriate to review for this section.

- Solvency – Infographic (Page 20)
- Solvency – Talking Points (Page 21)
- Work credits – Infographic
- Work credits – Talking Points (Page 10 & 11)

Option: For more in-depth information about Social Security's history, watch the 'Hope of Many Years' video on the side panel (50 minutes) in addition to the items listed above.

Lesson Plan 2: Assessment

You can use the questions on page 22 to gauge understanding of this lesson.

Final Review

Teacher Instructions: Go back to initial words/phrases your students used to describe Social Security at the beginning of lesson 1 and determine the following:

1. Do they still think/feel the same way they did at the beginning of the lesson?
 - If not, why?
 - If so, why?

2. What did they learn about Social Security that they didn't know at the beginning of the lesson?

Appendix

What is Social Security?



Securing today
and tomorrow

Social Security was created

to promote the economic security of the nation's people



1930s Great Depression

America facing the worst economic crisis of modern times



August 14, 1935

President Roosevelt signs Social Security Act as part of the *New Deal*



Designed to pay retired workers age 65 or older a continuing income after retirement.



1939

Survivors Insurance for families of a deceased worker



1956

Disability Insurance for disabled workers and their family members



1965

Medicare providing health insurance for our beneficiaries



1972

Supplemental Security Income needs-based program funded by the U.S. Treasury general fund to provide payments to people with limited income and resources who are age 65 or older, blind, or disabled. Children with disabilities can get SSI, too.

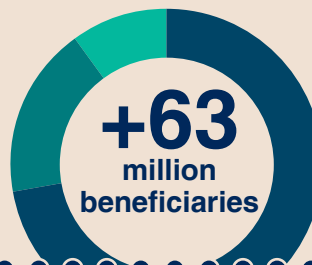
Who do we serve?



1 in 5 Americans currently receive a Social Security benefit



1/3 are Disabled, Dependents, or Survivors



+47 million retired workers and dependents

+10 million disabled workers and dependents

~6 million survivors of deceased workers

The most successful anti-poverty program in our country's history

What is Social Security?

- Social Security is the foundation of economic security for millions of Americans —retirees, disabled persons, and families of retired, disabled or deceased workers.
- President Franklin Roosevelt signed The Social Security Act into law in 1935 to promote economic security. The Act was part of his New Deal to lift the United States out of the Great Depression of the 1930s. It created a social insurance program designed to pay retired workers age 65 or older an income after retirement.
- The program expanded in 1939 to include survivors insurance for families of deceased workers and again in 1956 with disability insurance for disabled workers and their family members.
- In 1965, Medicare began providing health insurance for our beneficiaries.
- Since 1972, Social Security has administered the Supplemental Security Income (SSI) program. It is a needs-based program, funded by the U.S. Treasury general fund, not Social Security withholdings, to provide payments to people with limited income and resources who are age 65 or older, blind, or disabled. Children with disabilities can get SSI, too.
- Social Security is the most successful anti-poverty program in our country's history.

Who do we serve?

- About one in every five Americans receives a Social Security benefit. Most of our beneficiaries are retired. Almost one third are disabled, dependents of those with disabilities, or survivors.
- Currently, over 63 million people receive a monthly Social Security benefit, including:
 - over 47 million retired workers and dependents;
 - over 10 million disabled workers and dependents; and
 - about 6 million survivors of deceased workers.
- Currently, over 8 million people receive a monthly SSI benefit, including about 1.3 million children under the age of 18.

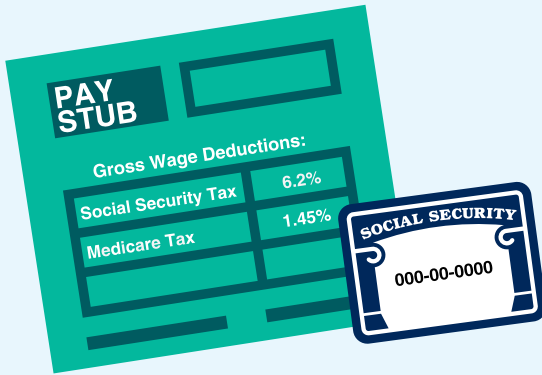
Resources for young people

- Social Security's website includes 20 online services, information in 18 languages, and a presence on social media sites like Facebook, Twitter, YouTube, and LinkedIn.
- Young adults age 18 and older can open a *my* Social Security account at www.socialsecurity.gov/myaccount/ to keep track of their earnings and get estimates of future benefits. They can also use their account to request a replacement Social Security card online in many states.

What is FICA?



Securing today and tomorrow



FICA is a U.S. federal payroll tax. It stands for the **Federal Insurance Contributions Act** and is deducted from each paycheck.



Your nine-digit number helps Social Security accurately record your covered wages or self-employment. As you work and pay FICA taxes, you earn credits for Social Security benefits.

How much is coming out of my check?



6.2%
of your gross wages goes to Social Security tax.*

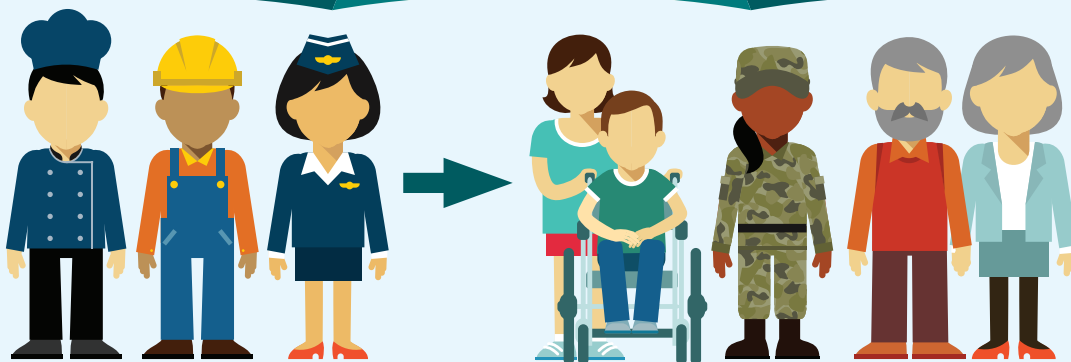
1.45%
of your gross wages goes to Medicare tax.*

*Your employer matches these percentages for a total of 15.3%



An estimated 175 million workers are covered under Social Security.

FICA helps fund both Social Security and Medicare programs, which provide benefits for retirees, the disabled, and children.



Think about FICA like this...

The money you pay in taxes is not held in a personal account for you to use when you get benefits. Today's workers help pay for current retirees' and other beneficiaries' benefits. Any unused money goes to the Social Security trust funds to help secure today and tomorrow for you and your family.

Open a *my* Social Security account to see how your Social Security benefits grow over time.



SocialSecurity.gov

Social Security Administration | Publication No. 05-10297 | April 2019 | Produced at U.S. taxpayer expense



What is FICA?

- If you're currently working, you've probably noticed a few deductions on each of your paychecks. Employers collect a **U.S. federal payroll tax** known as **Federal Insurance Contributions Act withholdings** or **FICA**.
- This tax is paid by both employees and employers to fund Social Security and Medicare—federal programs that provide benefits for retirees, the disabled, wounded warriors, and children.
- The total FICA tax is 15.3 percent of your gross wages. You and your employer both pay 7.65 percent. For Social Security tax, you pay 6.2 percent of your gross wages; for Medicare tax, you pay 1.45 percent of your gross wages.
- Today, about 175 million people work and pay these taxes. Any funds that don't go toward current benefits and administrative expenses are, by law, invested in interest-bearing obligations of the United States.
- Social Security is an intergenerational transfer system: today's workers help pay for current retirees' and other beneficiaries' benefits, not their own future benefits. **There's no account set aside with your name and contributions on it.**
- Social Security is the agency responsible for assigning Social Security numbers and issuing Social Security cards. For most of today's young people, their connection with Social Security started with birth, which is normally when Social Security numbers are requested and assigned.
- Many high school students may have used their Social Security number to apply for college, get financial aid, and apply for a job.
- Be sure you always use the correct Social Security number, so your earnings are properly recorded.
- Young adults age 18 and older can open a *my* Social Security account at www.socialsecurity.gov/myaccount/ to keep track of their earnings and get estimates of future benefits. They can also use their account to request a replacement Social Security card online in many states.

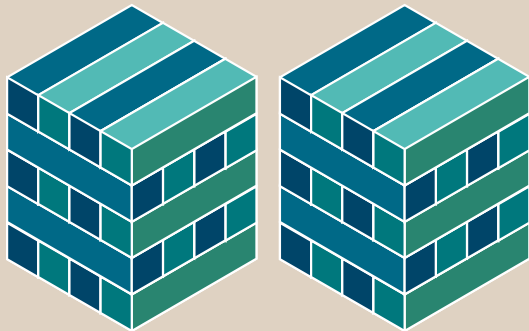
How are Social Security benefits earned?



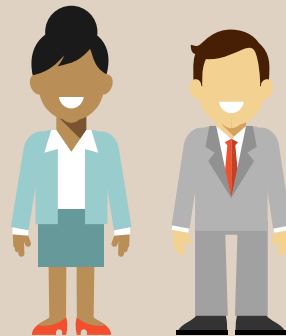
Securing today
and tomorrow

Work Credits

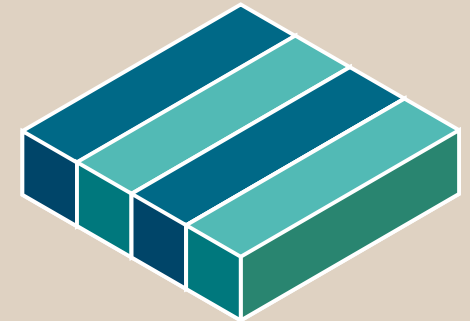
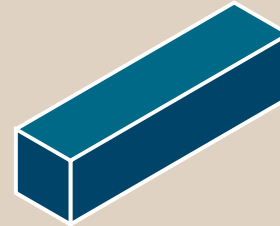
Your work history directly impacts your future benefits



40 Credits
needed for
Retirement and
Medicare benefits



\$1,360 = 1 credit
in covered
earnings



you can earn
a maximum of
4 credits
a year

Work Credits

- Credits are the “building blocks” Social Security uses to find out whether you have worked long enough to qualify for each type of Social Security benefit.
- If you stop working before you have enough credits to qualify for benefits, your credits will stay on your record. If you return to work later on, you can add more credits so you can qualify.
- Social Security can’t pay benefits if you don’t have enough credits.

How are Credits Earned?

- In 2019, you have to earn \$1,360 to get one Social Security or Medicare credit and \$5,440 to get the maximum four credits for the year.
- Credits are based on your income during the year, no matter when you did the actual work. You might work all year to earn four credits, or, if you’re lucky, you might earn enough for all four in your summer job.
- When you work and pay Social Security taxes, you earn up to a maximum of four “credits” for each year.
- Your average earnings during your working years determine how much your monthly payment will be.

How Many Credits Do You Need to be Eligible for Retirement Benefits?

- If you were born in 1929 or later, you need 40 credits (10 years of work).

How Many Credits Do You Need to be Eligible for Disability Benefits?

- The number of work credits needed for disability benefits depends on your age when you become disabled.
- In general, you need 40 credits, with 20 earned in the last 10 years ending with the year you become disabled. However, younger workers can qualify with fewer credits.
- Before age 24 – you may qualify if you have six credits earned in the three-year period ending when your disability starts.

Lesson Plan 1: Assessment

1. Who benefits from Social Security?
2. Why was the Social Security Act of 1935 created?
3. True or False: Social Security funds the Supplemental Security Income (SSI) program.
4. Is Social Security only for retirees?
5. Who pays FICA taxes?
6. What percentage of your gross wages go to FICA taxes?
7. Where do FICA contributions go?
8. True or False: The taxes you pay go into an account with your name on it for your retirement.
9. What are Social Security credits?
10. How many credits do you need to receive retirement benefits?

Lesson Plan 1: Answer Key

1. Social Security benefits workers and their families across America.
2. Social Security was created to promote the economic security of the nation's people.
3. False – The Supplemental Security Income (SSI) program is funded by the U.S. Treasury.
4. No, Social Security is not only for retirees. Social Security benefits workers and their families throughout life.
5. Both employees and employers pay FICA taxes.
6. The total FICA tax is 15.3 percent of your gross wages.
7. FICA helps fund both Social Security and Medicare programs.
8. False – Today's workers help pay for current retirees' and other beneficiaries' benefits, not their own future benefits.
9. Credits are the "building blocks" Social Security uses to find out whether you have the minimum amount of covered work to qualify for each type of Social Security benefit.
10. You need 40 credits (10 years of work).

With You Through Life's Journey...

College & Early Career



Your connection with Social Security starts at birth when you get your first Social Security card. That number remains your continuous link with us and helps us keep track of your work history to ensure you receive the benefits you deserve.



From your first job to your last, your employer collects Federal Insurance Contributions Act (FICA) withholdings that help fund Social Security and Medicare—providing benefits for retirees, the disabled, wounded warriors, and children.



If you legally change your name due to marriage, divorce, or any other reason, let us know so you can get an updated Social Security card — and so we can accurately keep track of your earnings. Open a *my* Social Security account to verify your personal earnings and watch your future benefits grow over time.



6.2 percent of your gross wages go to Social Security, 1.45 percent of your wages goes to Medicare. Your employer matches that amount for a total of 15.3 percent.



Disability could happen at any moment in our lives. Social Security disability benefits provide financial support to people when they need it most.



Just over 1-in-4 of today's 20-year-olds will become disabled before reaching age 67.



The loss of a loved one can be both emotionally and financially difficult, Social Security provides a safety net to help if the unexpected happens



Securing today and tomorrow

We help you plan for retirement with tools like *my* Social Security account and the Retirement Estimator. When it comes to retirement planning, be sure to check your account for your personal earnings information.

Social Security is solvent through 2034. Even if legislative changes are not made before 2034, we'll still be able to pay 79 percent of each benefit due. Social Security has always changed to meet the needs of the people we serve and will continue to advocate for adequate funding to help support you and your family now and in the future. **Get to know us at [SocialSecurity.gov](https://www.SocialSecurity.gov)**

With you through life's journey...



Securing today
and tomorrow

Social Security travels with you along life's journey and has your back when you need it. From birth through student life and from your first job throughout your career, we offer financial protections, information, and tools to help you secure your future.

When you start working, you will be helping your grandparents, and eventually your parents have a secure retirement. Then those who start work after you will contribute to your retirement.



We're With You from Birth

Your connection with Social Security more than likely started at birth—when your parents registered for your Social Security number in the hospital. If you became a citizen after your birth, getting your Social Security number was probably a proud moment.

When the time comes for your first job, the number is already in place.

We're With You When You Get Your First Job

If you're currently working, you've probably noticed a few deductions on your paychecks. Employers collect FICA, or Federal Insurance Contributions Act withholdings, and report earnings electronically. Your contributions protect you, like an insurance policy, and help fund Social Security and Medicare programs—providing benefits for retirees, the disabled, wounded warriors, and children.

Your link with Social Security is your Social Security number. From your first job to your last, your employer verifies your Social Security number with us to help reduce fraud and allow us to keep track of your work history to ensure you get the benefits you deserve. It's important to remember to keep your Social Security card in a safe place and don't carry it with you. Also — to prevent fraud — be mindful of when and to whom you give your number.

Once you turn 18, open a *my* Social Security account at www.socialsecurity.gov/myaccount and watch your personal earnings and future benefits grow over time. It's good to check back every year to make sure your information is correct. We make it easy to remember, too. When you create an account, we email you a reminder every year about three months before your birthday.



We're There When You Get Married

Marriage probably isn't a top priority in your life right now, but when the time comes, you may decide to take your spouse's last name.

If you legally change your name due to marriage, divorce, or any other reason, it's important that you get an updated Social Security card so we can continue to accurately keep track of your earnings.



We're There if the Unexpected Happens

Disability could happen at any moment in our lives. Research shows that 1-in-4 of today's 20-year-olds will become disabled before they retire. As a result, you may need to rely on the Social Security disability benefits for income support. Social Security disability benefits provide a critical source of financial support to people when they need it most.

Social Security protects disabled young adults, even if they've never worked. In fact, approximately 1.1 million disabled adult children were receiving an average monthly benefit of \$762 at the end of 2016. An adult disabled before age 22 may be eligible for child's benefits if a parent is deceased or starts receiving retirement or disability benefits.

Your contribution to Social Security also helps people in need, including Wounded Warriors and the chronically ill.

Learn the facts: www.socialsecurity.gov/disabilityfacts/facts.html

We're There to Provide Comfort During Difficult Times

The loss of a parent can be both emotionally and financially difficult. You or someone you know might have lost a parent when you were young. Social Security survivors benefits help to provide the necessities of life for family's and stabilize their financial future.

In fact, at the end of 2016, about 3.0 million children under the age of 18 were receiving an average monthly benefit of \$563 because one or both of their parents are disabled, retired, or deceased.

Visit www.socialsecurity.gov/planners/survivors to learn more.



It's Never Too Soon to Start Planning for Your Future

Retirement may not seem like something you need to think about at this point in your life but even if you haven't started working yet, it's never too early to start planning for the future. Social Security offers many online tools to help you get started.

Understanding when you can retire and what benefits you'll have when you do, is a great starting point for a strong financial future. Social Security is a lifeline for most retirees, keeping tens of millions out of poverty.

And we will be there for years to come...

Yes, Social Security is relevant for you and will be there when you're ready to retire!

Social Security has two trust funds — Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI). The OASI and DI Trust Funds have reached the brink of depletion of asset reserves in the past. However, in 1977 and 1983, Congress made substantial changes to the program that resulted in the \$2.8 trillion that exists today.

The two Social Security trust funds will be able to pay all benefits in full and on time until 2034. Even if legislative changes are not made before 2034, we'll still be able to pay 79 percent of each benefit due. Social Security will continue to help secure today and tomorrow for you and generations to come.

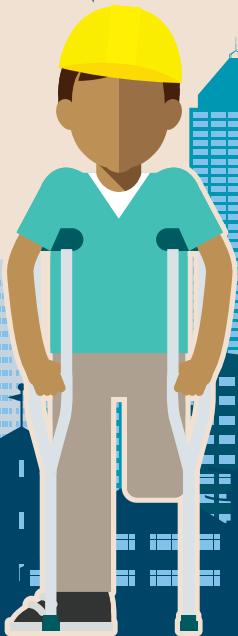
To learn more about Social Security and our programs and services, go to www.socialsecurity.gov, call **1-800-772-1213**, or visit your local field office.

Disability Insurance (DI) Facts



Securing today
and tomorrow

\$1,196.87
Avg. Amount (Monthly)



8,695,475
Disabled Workers

\$335.42
Avg. Amount (Monthly)



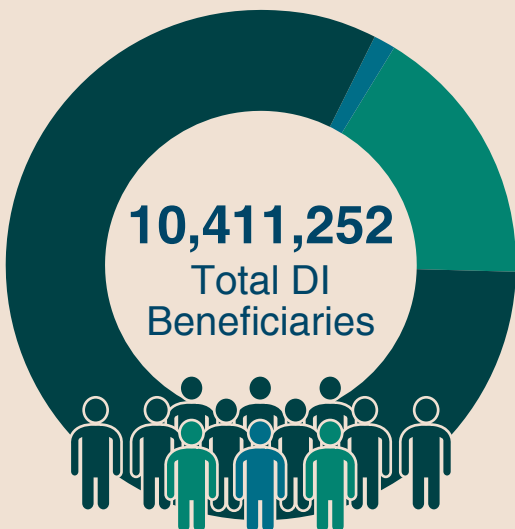
126,154
Spouses

\$366.40
Avg. Amount (Monthly)



1,589,623
Children

Economic Lifeline
to America's Workers



+\$11.1 Billion
Aggregate Benefits Paid (Monthly)

+\$133.4 Billion
Total DI Benefits Paid (Yearly)

Social Security supports workers and their families in every community across America

[SocialSecurity.gov](https://www.SocialSecurity.gov)



Social Security Administration | Publication No. 05-10299
January 2018 | Produced at U.S. taxpayer expense



The Facts about Social Security's Disability Program

Social Security disability insurance is coverage that workers earn

Social Security disability insurance is a social insurance program under which workers earn coverage for benefits by working and paying Social Security taxes on their earnings. The program provides benefits to disabled workers and to their dependents. For those who are eligible for benefits due to a disability, our disability program is there to replace some of their lost income.

Disability is unpredictable and can happen to anyone at any age

Disability is something many Americans, especially younger people, think can only affect the lives of other people. Tragically, thousands of young people are seriously injured or killed, often as the result of traumatic events. Many serious medical conditions, such as cancer or mental illness, can affect the young as well as the elderly. The sobering fact for 20-year-olds is that more than 1-in-4 of them becomes disabled before reaching retirement age. As a result, they may need to rely on the Social Security disability benefits for income support. Our disability benefits provide a critical source of financial support to people when they need it most.

The Social Security Act defines disability very strictly

Eligibility rules for Social Security's disability program differ from those of private plans or other government agencies. Social Security doesn't provide temporary or partial disability benefits, like workers' compensation or veterans' benefits do.

To receive disability benefits, a person must meet the definition of disability under the Social Security Act (Act). A person is disabled under the Act if they can't work due to a severe medical condition that has lasted, or is expected to last, at least one year or result in death. The person's medical

condition(s) must prevent them from doing work that they did in the past, and it must prevent them from adjusting to other work.

Because the Act defines disability so strictly, Social Security disability beneficiaries are among the most severely impaired in the country. In fact, Social Security disability beneficiaries are more than three times as likely to die in a year as other people the same age. Among those who start receiving disability benefits at the age of 55, 1-in-6 men and 1-in-8 women die within five years of the onset of their disabilities.

Social Security disability payments are modest

At the beginning of 2019, Social Security paid an average monthly disability benefit of about \$1,234 to all disabled workers. That is barely enough to keep a beneficiary above the 2018 poverty level (\$12,140 annually). For many beneficiaries, their monthly disability payment represents most of their income. Even these modest payments can make a huge difference in the lives of people who can no longer work. They allow people to meet their basic needs and the needs of their families.

Social Security helps people work without losing benefits

Often, people would like to re-enter the workforce but are afraid they might lose disability benefits if they try to get a job. Social Security offers several work incentives. For example, if you are age 18 through 64 and receive Social Security disability benefits, you can participate in Social Security's Ticket to Work program. The Ticket to Work program allows you to receive free employment support services and take advantage of work incentives that make it easier to work and still receive benefits such as health care. In some instances, you can receive cash benefits from Social Security, and you are protected if you have to stop working due to your disability. Learn about our Ticket to Work

program at <https://choosework.ssa.gov>. Then, if you have questions, call **1-866-968-7842** or **866-833-2967** (TTY). A complete list of work incentives can be found in the Red Book at www.socialsecurity.gov/redbook.

The number of people qualifying for Social Security disability benefits has increased

For more than 60 years, Social Security disability has helped increasing numbers of workers and their families replace lost income. Several factors have contributed to this increase, which the Social Security Trustees and our actuaries have projected for decades. The primary factors contributing to the increase are:

- The baby boomers (people born in 1946 through 1965) reached their most disability-prone years between 1990 and 2011; and
- More women have joined the workforce in the past few decades and have worked consistently enough to qualify for benefits if they become disabled.

Despite the increase, the 9 million or so people getting Social Security disability benefits represent just a small subset of Americans living with disabilities.

Social Security works aggressively to prevent, detect, and prosecute fraud

Social Security, along with the Office of the Inspector General, identifies and aggressively prosecutes those who commit fraud. Our zero tolerance approach has resulted in a fraud incidence rate that is a fraction of one percent.

One of our most effective measures to guard against fraud is the Cooperative Disability Investigations program. Under the program, we investigate suspicious disability claims early, before making a decision to award benefits. In effect, we proactively stop fraud before it happens. In

fiscal year 2018, with the help of state and local law enforcement, the program reported \$188.5 in projected savings for the disability programs.

Eradicating fraud is a team effort. We need people who suspect something to say something. If you suspect fraud, please contact the Office of the Inspector General at **1-800-269-0271** or visit <https://oig.ssa.gov/report> and go to Submit a Report.

Contacting Social Security

The most convenient way to contact us anytime, anywhere is to visit www.socialsecurity.gov. There, you can: apply for benefits; open a *my* Social Security account, which you can use to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, and get a re-placement SSA-1099/1042S; obtain valuable information; find publications; get answers to frequently asked questions; and much more.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.



Securing today
and tomorrow

Social Security Administration
Publication No. 05-10570
January 2019

The Facts about Social Security's Disability Program
Produced and published at U.S. taxpayer expense

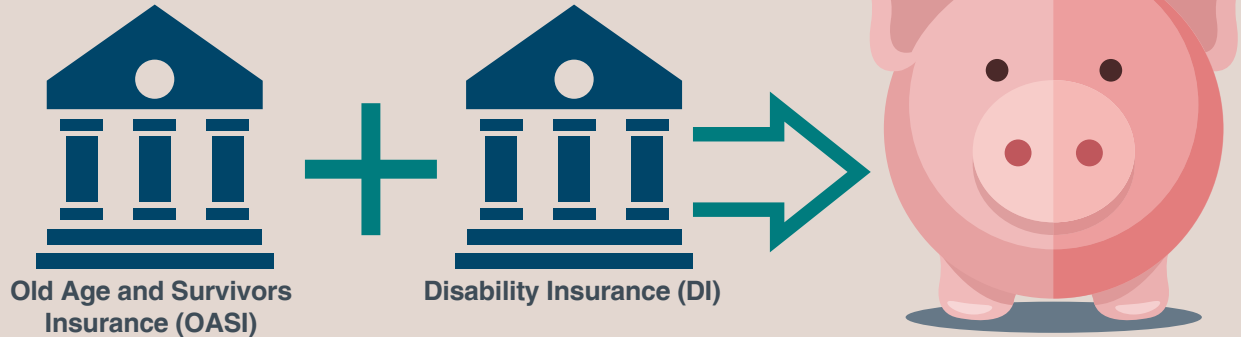
Will Social Security Be There For Me?



Securing today and tomorrow

Our Trust

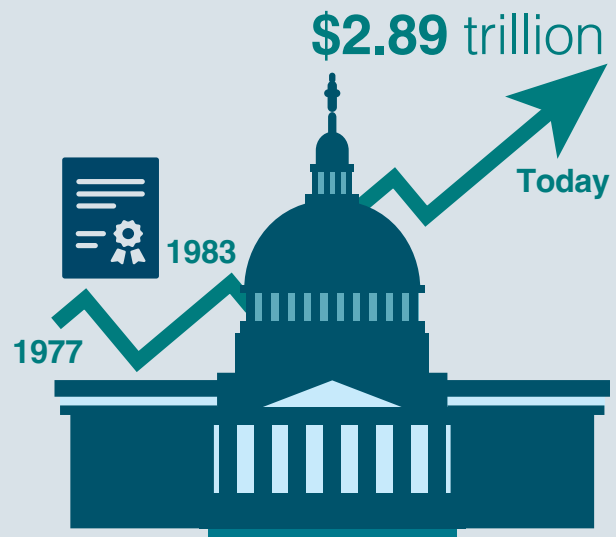
There are two Social Security trust funds.



We can only pay benefits if there is money in the trust funds.

Transforming to Meet the Needs of Our Customers

The OASI and DI Trust Funds have reached the brink of depletion of asset reserves in the past.

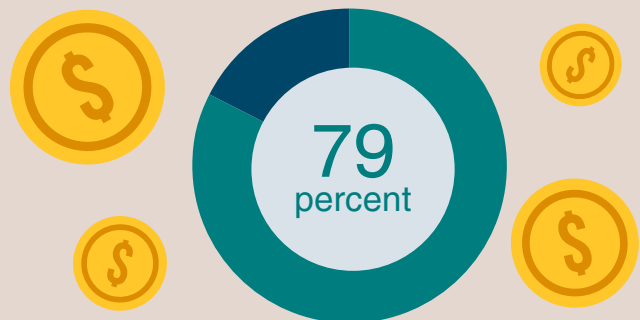


However, in 1977 and 1983, Congress made substantial changes to the program that resulted in the \$2.89 trillion in the trust funds today.

Social Security in the Future



The combined OASI and DI Trust Funds will be able to pay all benefits in full and on time until 2034.



Even if legislative changes are not made before 2034, we'll still be able to pay 79 percent of each benefit due.

Social Security is with you through life's journey, securing today and tomorrow.

Will Social Security Be There For Me?

Our Trust

- There are two Social Security trust funds – Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI)
- Whether you're just starting your career or are close to retirement, it's important to understand these programs can only pay benefits based on the availability of money in these trust funds.

Transforming to Meet the Needs of Our Customers

- Social Security has changed over time to meet the changing needs of the public.
- The OASI and DI Trust Funds have reached the brink of depletion of asset reserves in the past.
- However, in 1977 and 1983, Congress made substantial changes to the program that resulted in the \$2.8 trillion that exists today.

The 1983 amendments included an increase in the full retirement age from 65 to 67. They also taxed Social Security benefits for the first time. Interestingly, the tax revenue from taxing Social Security benefits goes into the trust fund, not the Treasury general fund.

Social Security in the Future

- The two Social Security trust funds will be able to pay all benefits in full and on time until 2034.
- Even if legislative changes are not made before 2034, Social Security will still be able to pay 79 percent of each benefit due.

Lesson Plan 2: Assessment

1. Name three key life stages where Social Security provides support.
2. When you turn 18, where can you find information about your personal earnings and future benefits?
3. What is your first connection point with Social Security?
4. Who benefits from Social Security disability insurance?
5. True or False: Social Security disability insurance is coverage that workers earn.
6. How many credits do you need to be eligible for disability benefits?
7. How many Social Security trust funds are there? What are they called?
8. If legislative changes are not made before 2034, how much of each benefit will Social Security be able to pay?
9. True or False: Your average earnings during your working years determine how much your monthly benefit payments will be.
10. True or False: Social Security is important to you as a high school student.

Lesson Plan 2: Answer Key

1. Any three of these are correct:
birth, first job, marriage, disability, loss of a loved one, retirement
2. A *my* Social Security account.
3. Your connection with Social Security more than likely started at birth – when your parents registered you for your Social Security card.
4. Disabled workers, spouses, and children can benefit from Social Security disability insurance.
5. True. Social Security disability is a social insurance program under which workers earn coverage for benefits by working and paying Social Security taxes on their earnings.
6. In general, you need 40 credits, with 20 earned in the last 10 years ending with the year you become disabled. However, younger workers may qualify with fewer credits.
7. There are two Social Security trust funds – Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI).
8. Even if legislative changes are not made before 2034, Social Security will still be able to pay 79 percent of each benefit due.
9. True.
10. True – From birth and throughout your career, Social Security offers financial protections, information, and tools to help secure your future.