

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.



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Answers:

- 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.



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