



Social Security Educator Toolkit



Securing today
and tomorrow



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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 \(Page 5\)](#)
- [What is Social Security? — Talking Points \(Page 6\)](#)

3. How does Social Security work?

Teacher Instructions: Hand out the ‘What is FICA?’ and ‘Work Credits’ infographics and discuss using the talking points document.

- [What is FICA? — Infographic \(Page 7\)](#)
- [What is FICA? — Talking Points \(Page 8\)](#)
- [Work Credits — Infographic \(Page 9\)](#)
- [Work Credits — Talking Points \(Page 10\)](#)

Lesson Plan 1: Assessment

You can use the questions on page 11 to gauge understanding of this lesson.

Optional homework assignment: Visit the [Students page \(ssa.gov/people/students\)](https://ssa.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.

4. 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 — Infographic \(Page 13\)](#)
- [Life's Journey Companion Document — \(Page 14\)](#)

5. 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.

- [Will Social Security Be There For Me? — Infographic \(Page 16\)](#)
- [Will Social Security Be There For Me? — Talking Points \(Page 17\)](#)
- [Work Credits — Infographic \(Page 9\)](#)
- [Work Credits — Talking Points \(Page 10\)](#)

Lesson Plan 2: Assessment

You can use the questions on page 18 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:

6. Do they still think/feel the same way they did at the beginning of the lesson?

- If not, why?
- If so, why?

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



Appendix



What is Social Security?



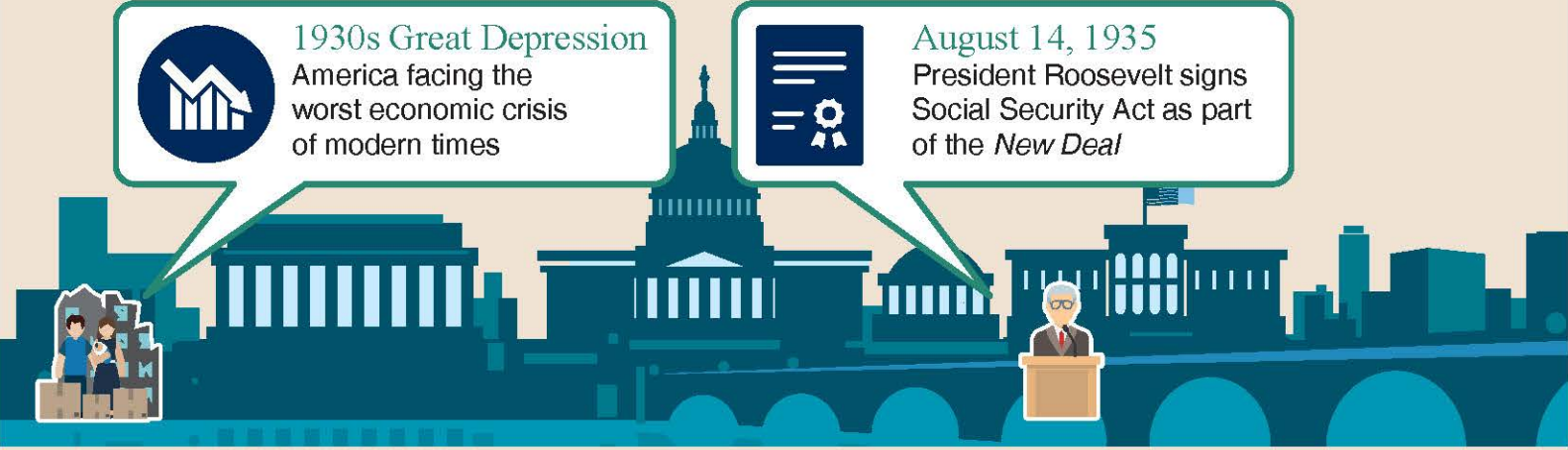
Securing today and tomorrow

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.

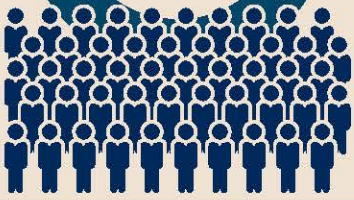
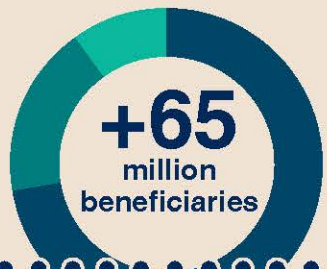
Who do we serve?



1 in 5 Americans currently receive a Social Security benefit



1/5 are Disabled, Dependents, or Survivors



+51 million retired workers and dependents

+8 million disabled workers and dependents

+5 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.

Resources for young people

- Social Security's website includes many online services, information in 17 languages, and a presence on social media sites like Facebook, Instagram, Twitter, YouTube, and LinkedIn.
- Young adults age 18 and older can open a *my Social Security* account at ssa.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?



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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.

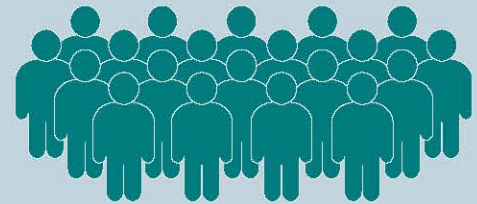
How much is coming out of my check?



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

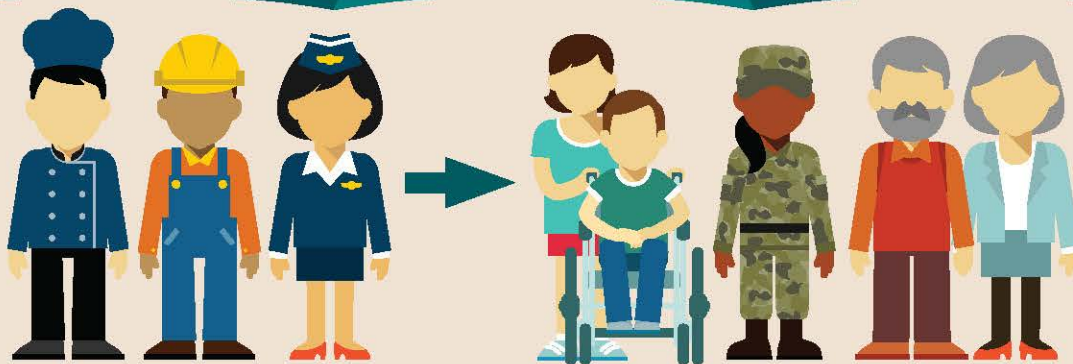
1.45%
of your gross wages goes to Medicare tax.*

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



An estimated 180 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.



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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 180 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 ssa.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.

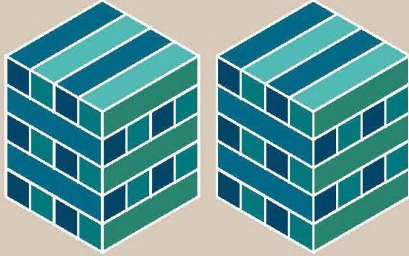
How are Social Security benefits earned?



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Work Credits

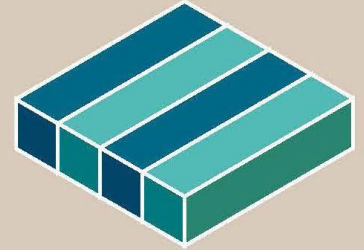
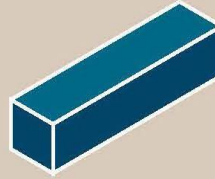
Your work history directly impacts your future benefits



40 Credits
needed for
Retirement and
Medicare benefits



\$1,640 = 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 2023, you have to earn \$1,640 to get one Social Security or Medicare credit and \$6,560 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...

Early Career

If you're a new parent, one of the things that should be on your "to do" list is to get your newborn a Social Security number. The easiest time to do this is while you are still at the hospital.



Employers collect 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.



6.2% of your gross wages goes to Social Security tax*
1.45% of your gross 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.



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.



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



Social Security is more than retirement benefits; we offer many online tools to help you plan for your future. Open a *my* Social Security account to verify your personal earnings and estimate your future benefits.



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Social Security Administration
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With You Through Life's Journey Roadmap for Early Career
Produced and published at U.S. taxpayer expense

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.ssa.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. 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.ssa.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.

Visit www.ssa.gov/benefits/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...

Social Security has two trust funds — Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI). Historically, the OASI and DI Trust Funds have reached times where dedicated tax revenue fell short of the cost of providing benefits and also times where the trust funds have reached the brink of exhaustion of assets. However, Congress approved the Social Security Amendments of 1977 and 1983, which made substantial modifications that reversed the cash flow of the program to positive levels and caused the substantial buildup of assets that exists today.

Social Security has always changed to meet the needs of the people we serve and will continue to help support you and your family. Whether you are about to retire, become a full-time grandparent, or start a new chapter, Social Security can help you secure today and tomorrow.

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

Will Social Security Be There For Me?



Securing today and tomorrow

Our Trust

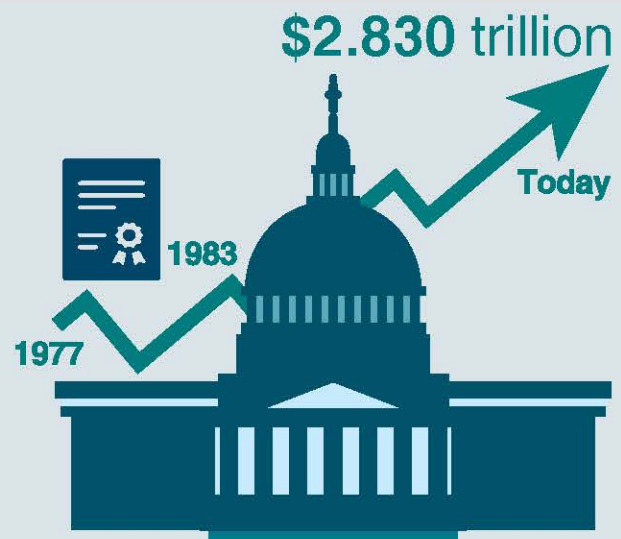
There are two Social Security trust funds.



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.

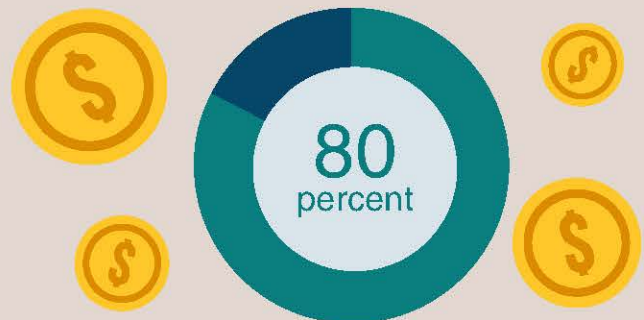


However, in 1977 and 1983, Congress made substantial changes to the program that resulted in the \$2.830 trillion in the trust funds today.

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 80 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 two trust funds — Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI). Historically, the OASI and DI Trust Funds have reached times where dedicated tax revenue fell short of the cost of providing benefits and also times where the trust funds have reached the brink of exhaustion of assets. However, Congress approved the Social Security Amendments of 1977 and 1983, which made substantial modifications that reversed the cash flow of the program to positive levels and caused the substantial buildup of assets that exists today.

Social Security in the Future

Social Security has always changed to meet the needs of the people we serve and will continue to help support you and your family. Whether you are about to retire, become a full-time grandparent, or start a new chapter, Social Security can help you secure today and tomorrow.

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

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 80 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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