

Course Outline

Understanding Social Security

Three-Credit Course

History and Significance of Social Security

- I. Social Security Act of 1935
- II. Major Legislative Amendments
- III. Covered Workers
- IV. International Models

Estimated Time to Complete: 15 Minutes

Funding Social Security

- I. Social Security Tax Rate
- II. Social Security Trust Funds
- III. Social Security Trust Fund Investments
- IV. Pay-As-You-Go Financing
- V. Daily Funding Operations
- VI. Demographics and the Future of Social Security

Estimated Time to Complete: 20 Minutes

Basic Eligibility for Social Security Benefits

- I. Work and Tax Payment Requirements
- II. Social Security Credits
- III. Insured Status
- IV. Basic Eligibility Requirements for Retirees and Their Dependents
- V. Basic Eligibility Requirements for Survivor Benefits
- VI. One-Time Death Benefit Payment

Estimated Time to Complete: 20 Minutes

Social Security Benefits Formulas

- I. Primary Insurance Amount (PIA)
- II. Inflation-Adjusted Earning Base
- III. Average Indexed Monthly Earnings (AIME)
- IV. Bend Point Percentages
- V. The "Social" Aspect of Social Security
- VI. Full Retirement Age
- VII. Early Retirement
- VIII. Delayed Retirement
- IX. SSA Tools

Estimated Time to Complete: 25 Minutes

Social Security Benefits for Family

- I. Historical Perspective
- II. Dependency
- III. Dual Entitlement
- IV. Spousal Benefit Rate Reductions
- V. Benefit Rates for Widow(er)s
- VI. Reduced Benefits for Widow(er)s
- VII. Benefits for Divorced Spouses
- VIII. Multiple Spouses per Record
- IX. Benefits for Children

Estimated Time to Complete: 20 Minutes

When to File for Social Security Benefits

- I. Deciding When to Take Social Security Benefits
- II. The Social Security Earnings Penalty
- III. The First Year of Retirement Rule
- IV. Reevaluating the Benefit Rate
- V. The Deemed Filing Rule

Estimated Time to Complete: 20 Minutes

Social Security Benefit Payments

- I. Payment of Social Security Benefits
- II. No Prorated Benefits
- III. Benefit Underpayments
- IV. Benefit Overpayments

Estimated Time to Complete: 15 Minutes

Public Sector Employees

- I. Workers Not Covered by Social Security
- II. Provisions
- III. Windfall Elimination Provision (WEP)
- IV. Applying WEP
- V. WEP Modifications
- VI. Exceptions to WEP
- VII. Government Pension Offset (GPO)
- VIII. When GPO Does Not Apply

Estimated Time to Complete: 25 Minutes

Social Security Disability Benefits

- I. Overview of Disability Benefits
- II. Defining “Disability”
- III. Disability Insured Status
- IV. Computing a Disability Benefit
- V. Disability Claims Process
- VI. Subjectivity and Appeals
- VII. Disabled Seniors
- VIII. Children and SSDI
- IX. Government Programs Impacting SSDI
- X. Incentives to Return to Work
- XI. Periodic Disability Reviews

Estimated Time to Complete: 20 Minutes

NOTE: The estimated time to complete each lesson is based on word count and assumes uninterrupted consumption of the course. Actual time to complete each lesson can vary widely based on familiarity with the topics and other factors. Time required to complete the course final exam is not counted in these estimates.