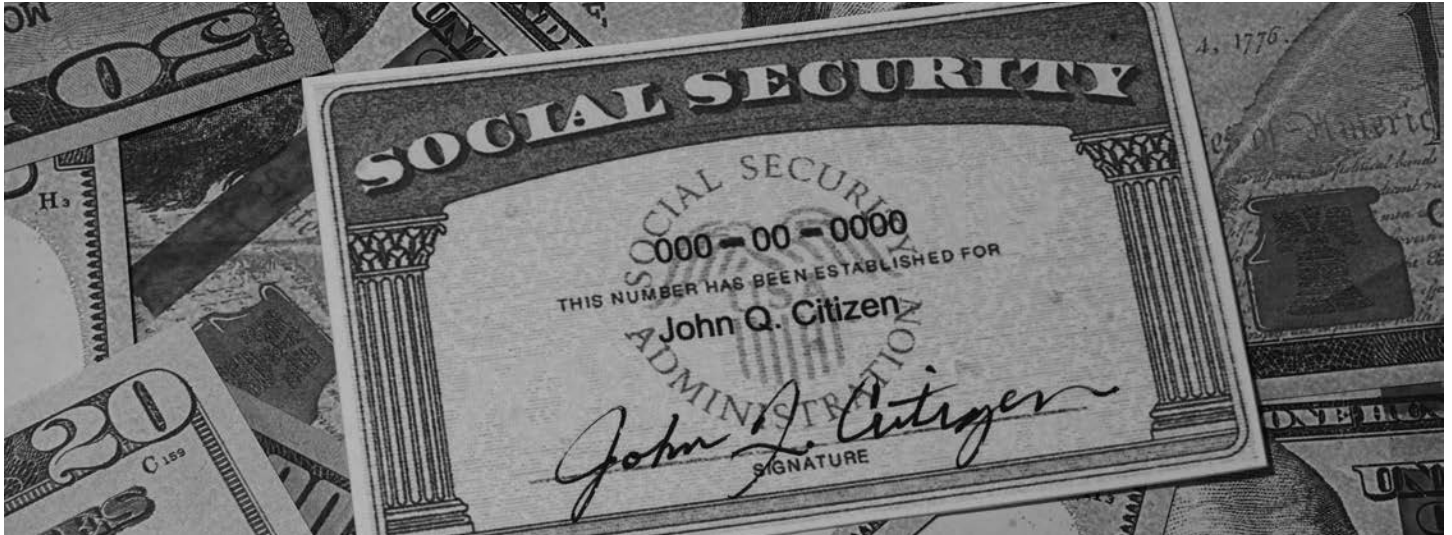


# Understanding Social Security

**K-STATE**  
Research and Extension  
Family and Consumer Sciences

## Leader's Guide

2024 Annual Lesson Series



## Lesson Objectives

As a result of this lesson, learners will:

- » Increase their understanding of important concepts related to Social Security.
- » Learn how to determine their full retirement age.
- » Learn how to determine if they have worked 40 quarters or not.
- » Explore what their Social Security benefits and Medicare Part A and Part B premiums would be under different scenarios.
- » Explore the Tools and Resources mentioned in the fact sheet.
- » Complete the Worksheet in the fact sheet.
- » Review and update presentation slides and poll questions or electronic audience feedback.
- » Gather enough copies of the fact sheet and other supplies for the anticipated number of participants.

## Intended Audiences

High school students and adults who want to increase their understanding of how the Social Security program operates, when to apply for benefits, and where to go for more information.

## To Prepare for the Leading the Lesson

- » Read or review the leader's guide (MF3361).
- » Read or review the fact sheet (MF3360).

## Introduction

The Social Security Administration reports that nearly 90% of people in the United States aged 65 and older — more than 52 million people — were receiving a Social Security benefit as of December 2022. It is anticipated that the number of Americans 65 and older will increase from about 58 million in 2022 to about 76 million by 2035. Workers and their families should know what they can expect in benefits under the program. They need to understand how the program operates, when to apply for benefits, and where to go for more information. It is never too early to start planning and understanding

when you can claim benefits, what benefits you will have when you do, and the other benefits Social Security has to offer.

## Presenting the Lesson

Share the “ground rules” of the session with learners, adapted from *Making Your Money Work*, Purdue University Extension, Trainer’s Guide (CFS-679G).

- » Respect the views of others.
- » Listen to each other.
- » Share feelings/thoughts.
- » Be open to new ideas.
- » Suspend judgment.

**Summarize objectives.** Ask learners if there are other issues they came to learn about. Make a list of those issues on a whiteboard or flipchart. Address them as time and knowledge allow. Offer to research issues as needed and respond to the participant after the lesson.

**Present the lesson** using the fact sheet and the information included there for content as well as the presentation slides, lesson activities, and resources included in this guide. Have learners complete and return evaluations to you. Enter results into PEARS.

## Lesson Activity #1 Quiz and Fun Facts

Use this activity as an ice breaker or poll questions while teaching the lesson. There are many ways to structure this activity. Ask the questions as a way to generate group discussion. Include them in a slide presentation. Create poll questions or use an online audience response system to gather data.

**Q1: What president signed SS into law?**

A1: Franklin Roosevelt

**Q2: What president signed Medicare into law?**

A2: Lyndon Johnson

**Q3: What were the most popular baby names in Kansas in XXXX year?** (Refer to the most recent year. The most recent information is for 2021.)

A3: <https://www.ssa.gov/oact/babynames/index.html>

**Q4: What is the relationship between your social security number (SSN) and state of birth?**

A4: The first three numbers indicate the person’s state of residence as shown on the SSN application.

Source: <https://www.ssa.gov/policy/docs/ssb/v45n11/v45n11p29.pdf>

## Lesson Activity #2 Exploring the Benefit Calculators

Use this activity when teaching a group with access to [ssa.gov](http://ssa.gov) and the ability to navigate the website. Direct learners to <https://www.ssa.gov/benefits/calculators/> and instruct them to click on a specific calculator or allow them to explore on their own. Three to focus on are the: Life Expectancy Calculator, Retirement Age Calculator, and Quick Calculator.

After learners have had an opportunity to explore the calculators, lead a group discussion by asking:

**Q1: What did you learn from these calculators?**

**Q2: What were you surprised by, if anything?**

**Q3: What might you do differently when planning and preparing for your retirement?**

## Community Awareness Activities

Talk with friends and family members about what you learned from attending a program on understanding Social Security.

Place copies of the fact sheet in your local library and places people might wait such as doctor’s offices or hair salons.

Share copies of the fact sheet with local employers.

Work with a local newspaper to sponsor one or more news articles on topics related to the content of the lesson.

# Evaluation

## Understanding Social Security

Please take a moment to respond to the questions below.

Date and location of presentation: \_\_\_\_\_

My county of residence: \_\_\_\_\_

**Gender:**  Female  Male  Non-binary  Other  Prefer not to answer

**Ethnicity:**  American Indian/Native American  Bi-racial  White  Asian  
 Hispanic or Latino  Black/African American  Native Hawaiian/Pacific Islander  
 Other  Prefer not to respond

**Age:**  5-17 years  18-29 years  30-59 years  60+ years  Prefer not to answer

**1. As a result of this program, I gained understanding of the Social Security number as a personal identifier.**

|            |   |          |   |      |
|------------|---|----------|---|------|
| Not At All |   | Somewhat |   | Very |
| 1          | 2 | 3        | 4 | 5    |

**2. As a result of this program, I gained understanding of Social Security programs.**

|            |   |          |   |      |
|------------|---|----------|---|------|
| Not At All |   | Somewhat |   | Very |
| 1          | 2 | 3        | 4 | 5    |

**3. As a result of this program, I gained understanding of how to review my earnings record, work quarters, and estimated benefits.**

|            |   |          |   |      |
|------------|---|----------|---|------|
| Not At All |   | Somewhat |   | Very |
| 1          | 2 | 3        | 4 | 5    |

**4. I plan to create a mySocialSecurity.gov account.**

|            |   |          |   |      |
|------------|---|----------|---|------|
| Not At All |   | Somewhat |   | Very |
| 1          | 2 | 3        | 4 | 5    |

**5. I plan to verify my full retirement age.**

|            |   |          |   |      |
|------------|---|----------|---|------|
| Not At All |   | Somewhat |   | Very |
| 1          | 2 | 3        | 4 | 5    |

**6. I plan to review my estimated Social Security retirement benefits.**

|            |   |          |   |      |
|------------|---|----------|---|------|
| Not At All |   | Somewhat |   | Very |
| 1          | 2 | 3        | 4 | 5    |

Thank you for your time! Leaders, please return surveys to your local extension office or Family and Consumer Sciences agent.

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