



## Social Security Primer Quiz (versión 3.0)

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Name

Results

Location

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*Carefully read each question and select the best answer choice. Good Luck!*

1. Social Security pays a lump sum death benefit to an eligible survivor in the amount of:
  - a. Zero, no lump sum death benefit is paid
  - b. \$255
  - c. \$355
2. Your Social Security retirement benefits will be taxed as follows:
  - a. 50% of your Social Security benefits will be taxed
  - b. The amount of income you have determines if you will pay taxes on Social Security benefits
  - c. Social Security retirement benefits are not taxed for those who are Age 66 or older
3. Your Social Security benefits will be reduced if you work while you are receiving benefits:
  - a. False
  - b. True, regardless of your age, your benefits are reduced if you earn in excess of the annual earnings limit
  - c. True, only if you are collecting benefits before you reach FRA and you earn in excess of the annual earnings limit
4. You should take Social Security benefits as early as possible:
  - a. True
  - b. False
  - c. Depends
5. Upon the death of your spouse, assuming you have been married long enough to qualify, you can continue to receive the following Social Security benefit:
  - a. Receive the greater of your own benefit or your spouse's benefit, but not both
  - b. Only your own benefit
  - c. Receive both your benefit and your spouse's benefit in the same year, every year
6. One of the factors used to determine your Social Security retirement benefit is how much money you earned while working. When looking at your work history, Social Security uses the following:
  - a. Your highest earning 35 years
  - b. You must recent 25 years of earning history
  - c. Your highest earning 25 years





7. If you and your spouse are both collecting Social Security retirement benefits, how long do you have to be married in order to be eligible to collect your spouse's Social Security benefit (if it is larger than your own) upon their death?
  - a. 6 months
  - b. 9 months
  - c. 1 year
  
8. You can collect Social Security benefits based on the earnings record of an ex-spouse:
  - a. True
  - b. False
  - c. True, if you were married for 10 years or more, and you are not currently remarried
  
9. If a current or former spouse is drawing a benefit based on your earnings record is your Social Security benefit affected?
  - a. No
  - b. Yes
  - c. Maybe
  
10. A person is eligible to receive full Social Security retirement benefits at what age:
  - a. Age 59 1/2
  - b. Age 62
  - c. It depends on the year you were born (FRA)

