

Social Security–Lesson Plan

Introduction

This interactive lesson plan uses the *Social Security, CalSTRS and You* fact sheet to help the presenter introduce the federal rules that affect the Social Security benefits a CalSTRS member receives as a spouse or through other employment.

Objective

New and potential educators will learn:

- How the Windfall Elimination Provision and Government Pension Offset affect their Social Security benefit.
- Where to find the *Introduction to Social Security* video and other resources.

Activity 1

Tools

Computer, laptop or smartphone

Introduction to Social Security video

Instructions

- ▶ Explain there are short educational videos at CalSTRS.com/videos.
- ▶ Play the *Introduction to Social Security* video for the educator.
- ▶ Answer questions.

Time

5 minutes

Activity 2

Tools

Social Security, CalSTRS and You fact sheet

Instructions

- ▶ Introduce the *Social Security, CalSTRS and You* fact sheet.
- ▶ Review and explain these three sections:
 - Introduction
 - Educators do not contribute to Social Security for their CalSTRS-covered employment.
 - Two federal rules may be used to calculate the Social Security benefit.
 - The CalSTRS retirement benefit will not change.
 - Windfall Elimination Provision
 - This federal rule can reduce but not eliminate the Social Security benefit from other work.
 - Government Pension Offset
 - This federal rule can reduce and may eliminate a spousal, widow or widower Social Security benefit.

Time

6 minutes

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Additional Resources

- ▶ *CalSTRS Member Handbook*
- ▶ Social Security Administration website for more information on:
 - *Windfall Elimination Provision (WEP)*
ssa.gov/benefits/retirement/planner/wep.html
 - *Your Government Pension May Affect Social Security Benefits*
ssa.gov/benefits/retirement/planner/gpo-calc.html

Action Items

- ▶ Encourage educators to contact the Social Security Administration for more information about Social Security benefits and offsets.
- ▶ Recommend educators research CalSTRS Pension2® for additional retirement savings in lieu of Social Security.