



The Government Pension Offset and Windfall Elimination Provision Social Security Quiz

A. True or False

1. Everyone who pays into Social Security for 40 quarters can collect the Social Security benefits they earned.
2. Everyone whose spouse pays into Social Security for 40 quarters can collect survivor benefits if the spouse dies.
3. Moving from one state to another does not affect how much Social Security you can collect.
4. If you switch careers to become an educator, you can still collect the Social Security benefits you might have earned in a previous career.

B. Math Problems

1. Jane has been teaching for 20 years. Her school district does not participate in the Social Security system. Her monthly retirement benefit from her pension will be \$900. Her husband worked for 25 years for an insurance company before he passed away. Jane expects to collect \$600 in survivor benefits from Social Security, based on her husband's earnings.
 - How much monthly income will she have when she retires?
 - How much monthly income will she have when she retires?
2. Joe worked in the private sector for 15 years before responding to calls for math teachers. He has taught for five years in a district that does not participate in the Social Security system. The Social Security Administration told him that he was eligible for \$360 a month based on his earlier earnings in the private sector. His public pension monthly benefit is \$600.
 - How much monthly income will he have when he retires?



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Social Security Quiz

A. True or False

1. False—Public employees who do not pay into Social Security will lose some of the Social Security benefits they may have earned in another job because of the Windfall Elimination Provision.
2. False—Public employees who do not pay into Social Security will lose some or all survivor Social Security benefits their spouse earned in the private sector because of the Government Pension Offset.
3. False—Public employees who move from a state in which they pay into Social Security to a state in which they do not pay into Social Security will lose some of the Social Security benefits they earned in the first state because of the Windfall Elimination Provision.
4. False—People who move from the private sector into a public sector job in which they do not pay into Social Security will lose some of the Social Security benefits they earned in their previous job because of the Windfall Elimination Provision.

B. Math Problems

1. The answer is NOT \$1500 a month. Instead, because of the GPO, she will not receive any survivor benefits, and will only have her \$900 monthly public pension. (Two-thirds of her public pension benefit is subtracted from her survivor benefit, leaving her with \$0 survivor benefit).
2. The answer is NOT \$960 a month. Instead, because of the WEP, he will only receive \$172 a month in Social Security benefits, for a total of \$772 a month.

NOTE: WEP questions are based on real-life examples. The WEP formula is complicated and varies depending on earnings and length of employment. Individuals should contact their local SSA office to find out how the WEP will affect their benefits.