



Maximizing Social Security Course Syllabus

Course Description

This course provides a fundamental working knowledge of the Social Security program as it applies to retirement planning. The materials cover the history of Social Security, how to qualify for benefits, spousal benefits, widow & widower benefits, taxation of benefits, working while you receive benefits, issues involved in claiming benefits early, and strategies to maximize your benefits while developing an income stream in retirement.

This is not a financial seminar; this is a financial course of study where you will leave with the knowledge and information needed to make decisions about Social Security benefits.

Course Objectives

The objectives of this course are to provide you with the tools, insight, and proven strategies that will allow you to make informed decisions about Social Security. This course will teach you easy-to-understand strategies on how to maximize your benefits. By the end of this course, you should be able to:

1. Know the history of Social Security
2. Understand the reductions for taking benefits early
3. Be acquainted with the issues involved in the solvency of Social Security
4. Estimate your benefits
5. Estimate the taxation of your benefits
6. Understand the reasons for late claiming of benefits
7. Know your spousal, divorced spouse, widow, & widower benefits
8. Understand how the COLAs affect benefits
9. Know the reduction of benefits while you work
10. Know where Social Security fits in with your other source of income

Your Reading Material

The course uses the workbook, “Maximizing Social Security” by author David P. Vick. It will be provided for you in the first class.

Course Participation

If you are looking for answers to questions about when you should begin your Social Security benefits, how you can manage taxation of benefits, how working will affect your benefits, or strategies to get the most out of your benefits, then you will believe this course is time and money well spent.



The best way to profit from this course is to follow the interactive workbook and participate in the classroom discussions as you feel comfortable.

Course Outline

Below is an outline of the content of the course.

- By the Numbers
- Yesterday & Today
- Qualifying for Social Security Benefits
 - Benefits Tied to Your Work Record
 - Benefits for Spouses
 - Benefits for Divorced Spouses
 - Benefits for Widows and Widowers
- Working While You Receive Benefits
- Calculating Your Retirement Benefits
- How to Find Your Social Security Benefit Amount
- Taking Benefits Before Full Retirement Age
- How COLAs Affect Benefits
- Taxation of Benefits
- Windfall Elimination Provision & Government Pension Offsets
- Medicare & Social Security
- The Future of Social Security: Solvency Issues and Reform Proposals
- Strategies for Maximizing Your Social Security
- Six Pillars of Retirement Income

Course Instructors

Course Instructors come from the financial services industry. They bring many years of experience to the classroom and enhance the course with “Real World” examples of many of the principles being taught. This course is interactive and your participation is encouraged, but not required.

Communication with Instructor

The instructor is open for questions and inquiries about the material covered by the course and may be reached by telephone or email.