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**Test your knowledge to see how much you know about**

**the SOCIAL SECURITY program.**

Decide whether you think the following statements are true or false.

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|  | TRUE OR FALSE |
| 1.      In most cases, if I take benefits before my full retirement age, they will be reduced for early filing. |  |
| 2.      If I am receiving benefits before my full retirement age and continue to work, my benefits might be reduced based on how much I make. |  |
| 3.      If I have a spouse, he or she can receive benefits from my record even if he or she has no individual earnings history. |  |
| 4.      If I have a spouse and he or she passes away, I will receive both my full benefit and my deceased spouse's full benefit. |  |
| 5.      Generally, if I am in a same-sex marriage, there are different eligibility requirements when it comes to Social Security retirement benefits. |  |
| 6.      The money that comes out of my paycheck for Social Security goes into a specific account for me and remains there, earning interest, until I begin to receive Social Security benefits. |  |
| 7.      If I get divorced, I might be able to collect Social Security benefits based on my ex-spouse's Social Security earnings history. |  |
| 8.      Under current law, Social Security benefits could be reduced by 20% or more for everyone by 2035. |  |
| 9.      Under current Social Security law, full retirement age is 65 no matter when you were born. |  |
| 10.   If I file for retirement benefits and have dependent children age 18 or younger, they also may qualify for Social Security benefits. |  |
| 11.   If I delay taking Social Security benefits past the age of 70, I will continue to get delayed retirement credit increases each year I wait. |  |
| 12.   Social Security retirement benefits are subject to income tax just like withdrawals from a traditional IRA account. |  |
| 13.   I must be a U.S. citizen to collect Social Security retirement benefits. |  |