

Teaching others about Social Security

Students learn about Social Security and create a social media graphic that teaches people about how tax dollars are used to fund important Social Security benefits.

Learning goals

Big idea

Social Security touches nearly all Americans at some point in their lives.

Essential questions

- What is the Social Security tax and why do we pay it?
- How do people benefit from Social Security?

Objectives

- Understand what the Social Security tax is
- Use slogans and images to communicate the importance of Social Security benefits

What students will do

- Read about Social Security taxes and benefits.
- Create a social media graphic for a Social Security benefits social marketing campaign.

NOTE

Please remember to consider your students' accommodations and special needs to ensure that all students are able to participate in a meaningful way.

KEY INFORMATION

Building block:

-  Financial knowledge and decision-making skills

Grade level: Middle school (6-8)

Age range: 11-14

Topic: Earn (Getting paid, Paying taxes)

School subject: CTE (Career and technical education), Fine arts and performing arts, Social studies or history

Teaching strategy: Cooperative learning, Project-based learning

Bloom's Taxonomy level: Apply, Create

Activity duration: 45-60 minutes

National Standards for Personal Financial Education, 2021

Earning income: Standard 8-6

These standards are cumulative, and topics are not repeated in each grade level. This activity may include information students need to understand before exploring this topic in more detail.

Preparing for this activity

- While it's not necessary, completing the "Identifying ways we all benefit from taxes" and "Examining elements of a paycheck" activities first may make this one more meaningful.
- Print copies of all student materials for each student, or prepare for students to access them electronically.
- Obtain art supplies and paper or computers or tablets with design software.

What you'll need

THIS TEACHER GUIDE

- Teaching others about Social Security (guide)
[cfpb_building_block_activities_teaching-others-about-Social-Security_guide.pdf](#)

STUDENT MATERIALS

- Teaching others about Social Security (worksheet)
[cfpb_building_block_activities_teaching-others-about-Social-Security_worksheet.pdf](#)
- All about Social Security (handout)
[cfpb_building_block_activities_all-about-Social-Security_handout.pdf](#)
- Art supplies and paper or computers or tablets with design software

Exploring key financial concepts

Taxes are required payments of money to governments, which use the funds to provide public goods and services for the benefit of the community as a whole. Common types of taxes include income, payroll, sales, and property taxes. "Wages" or "salary" are two terms we use to describe the money that people earn from working. The total amount of wages or salary is called gross income. Under the U.S. tax laws, employers take out a certain percentage of the money their employees earned to pay taxes. Because of the taxes and other items deducted from wages or salary, the amount people actually get in their paycheck is usually less than their gross income.

The Social Security tax is one part of the payroll tax. Almost every family in America contributes to or receives Social Security

TIP

Because policies and laws can change, students should be encouraged to always look for the most up-to-date information.

benefits at some point in their lives. Social Security provides benefits for retired workers and people with disabilities, as well as the unmarried children, surviving spouses, or former spouses (in certain cases) of both.

Social marketing is one way to communicate with a large number of people. While marketing and advertising are often used to sell products, social marketing is often used to share important information, teach something, or get people to change their behavior.

Teaching this activity

Whole-class introduction

- Distribute art supplies and paper or provide computers or tablets for students to create their graphics.
- Explain that students will learn about Social Security taxes and the benefits that Social Security pays for.
- Introduce the concept of social marketing, explaining that while advertising is used to sell products, social marketing is often used to share important information, teach something, or get people to change their behavior.
- Distribute the “All about Social Security” handout and the “Teaching others about Social Security” worksheet.
- Be sure students understand key vocabulary:
 - **Net income:** Amount of money you receive in your paycheck after taxes and other deductions are taken out; also called take-home pay.
 - **Payroll tax:** Taxes taken from your paycheck, including Social Security and Medicare taxes.
 - **Social Security:** Provides benefits for retired workers and people with disabilities, as well as the unmarried children, surviving spouses, or former spouses (in certain cases) of both.
 - **Taxes:** Required payments of money to governments, which use the funds to provide public goods and services for the benefit of the community as a whole.

TIP

Visit CFPB’s financial education glossary at consumerfinance.gov/financial-education-glossary/.

Individual or group work

- Ask students to review the “All about Social Security” handout.
- Working with a partner or individually, students then brainstorm an idea for a social media graphic that will communicate the importance of Social Security to a wide range of Americans through social media platforms.
- Students answer the planning questions on their worksheet to design their social media graphics.
- Students create their social media graphics.
 - If students design their graphics on paper, they can photograph or scan them so they can be viewed electronically (if desired).

Wrap-up

- Bring students back together to share their graphics.
- If appropriate, encourage them to upload their graphics to their own social media accounts.

Suggested next steps

Consider searching for other CFPB activities that address the topic of earning, including getting paid or paying taxes. Suggested activities include “Protecting your Social Security number” and “Distinguishing between earned and unearned income.”

Measuring student learning

Students’ social media graphics will give you a sense of their understanding about Social Security. **Keep in mind that students’ answers may vary, as there may not be only one right answer.** The important thing is for students to have reasonable justification for their answers.

If you choose to use the scoring rubric below to grade this activity, be sure to share it with students so they know what criteria matter most and they can plan accordingly.

Scoring rubric

Key elements	Possible points	Points earned
The graphic clearly communicates at least one fact about Social Security benefits.	25	
The graphic has a clear message and purpose.	25	
The graphic uses words or phrases to help build understanding of the importance of Social Security benefits.	25	
The use of images in the graphic helps reinforce the message.	25	
Total points	100	