

# SOCIAL SECURITY STRATEGIES™

GET THE MOST FROM YOUR MONTHLY BENEFIT AMOUNT

## WHAT?

Classroom Instruction  
on Expert Social  
Security Strategies

## WHERE?

DFW-Area: UT Arlington,  
TCC Northeast, TCC Northwest,  
and Tarleton State Ft. Worth

## WHEN?

Multiple Dates Offered  
in the Spring and Fall  
Semesters: Details Inside



## REGISTER TO LEARN:

- The Best Age to Start Collecting
- How to Get the Most from Your Social Security Benefits
- How Government Pensions Like TRS and TMRS Will Affect Your Benefits
- How to Reduce Benefit Taxes and Keep More of Your Hard-Earned Money
- How Continuing to Work Affects Your Benefit Amount
- How This Year's New Law Changes May Affect You

*"I am so glad I took this class and that I learned the right Social Security strategies for me so that I can make the most of my retirement."*

**JOHN L., FORT WORTH**

**TUITION: \$69 PER PERSON, TEXTBOOKS INCLUDED**

## TRUSTED EDUCATION FOR A SECURE FINANCIAL FUTURE

### WHY ATTEND THIS CLASS?

Without a clear strategy to maximize your benefits, you could be leaving money on the table, and face unnecessary taxes and penalties. The truth is, unexpected disability or early death happens more often than most people think, and Social Security may be one of the most important safety nets your family relies on.

In this class, you'll discover the real rules of Social Security, uncover hidden strategies most people never hear about, and learn how to apply the planning techniques professionals use to maximize your lifetime benefits.

### WHO SHOULD ATTEND?

If you want to keep more of the money you've earned and protect your retirement income, this course is for you. Whether you're near retirement or already eligible for benefits, you'll learn when to file, ways to reduce your tax burden, and how working longer may impact your income.

Most importantly, you'll walk away with a personalized roadmap: one that helps you make informed decisions to boost your benefit and build a brighter retirement future.



### THIS COURSE INCLUDES ACCESS TO THE FOLLOWING INTERACTIVE RESOURCES:

- Key Terms & Definitions Quick Sheet
- Eligibility & Enrollment Checklist
- Create Your Social Security Account
- Claiming Age Comparison Chart
- Lifetime Income Projection Template
- Benefit Reduction Risk Checklist
- Taxation of Social Security Guide
- Parts A, B, C, D Comparison Chart
- Questions to Ask About Future Benefits
- "Social Security Myths vs. Facts" Report
- Top 10 Social Security Mistakes to Avoid
- Your Social Security Strategy Roadmap™

## LETTER FROM A SATISFIED STUDENT

Dear Kelly,

I am writing this letter to tell you how much I enjoyed the Social Security Strategies class and that I learned so much by attending. I couldn't believe how much I didn't know, and all the different ways I was leaving money on the table.

Just to share a little about me, I am 66 years old and recently retired. I have the unique benefit of having a pension and because of that, I could afford to delay taking my Social Security benefits. But I was unsure if that was the right move for my situation. Your class gave me the definitive answer I was looking for.

I am also married and wasn't quite sure how to start my spouse's benefits in

combination with mine. The strategy that we spoke about after the class was a perfect solution for my unique position. I now will get much more from my benefits than I was previously going to get, all thanks to you.

I have since referenced the textbook multiple times and found it to be a trusted resource when questions come up. The amount of detail in this book is extraordinary! I have shared it with a neighbor of mine and he raved about it.

Lastly, I am really thankful you offered the complimentary private meeting. My wife and I are looking forward to talking with you soon.

Sincerely,  
Joan & Eric T. from Southlake, TX

### WHAT STUDENTS ARE SAYING ABOUT THIS COURSE

*"I didn't know I had so many options when it came to claiming my Social Security benefits! I am so glad I took this class and learned the strategies I can put to work immediately to give my retirement a solid foundation. The instructors answered all of my questions and truly cared about my learning."*

**ALEX M., RICHARDSON**

*"I worked as a teacher in Texas for 35 years, so I have a TRS pension. My husband and I learned the best strategy for us in order to get my pension and our Social Security benefits work together to our advantage. We never realized how much we were missing out on, and how easy it was to get more each month."*

**JEANNE S., KELLER**

## SOCIAL SECURITY STRATEGIES™ COURSE PREVIEW

### SOCIAL SECURITY 101: THE BASICS

Before you can build an effective retirement strategy, it's important to understand the fundamentals of Social Security. To start, we break down the basics including its purpose, history, and who is eligible to claim. This foundational overview ensures you start with a clear understanding of the system, eliminating confusion and preparing you to make informed decisions.

### WHAT YOU'RE TRULY OWED: THE VALUE OF YOUR BENEFIT

Your Social Security statement is more than just a projection; it's a roadmap to your future income. This section illustrates how Social Security works: learn how to interpret your statement, how retirement age affects your benefit amount, and what a cost-of-living adjustment (COLA) is. You'll understand exactly what benefits you're entitled to and how they may change over time.

### SMART CLAIMING STRATEGIES

Choosing when to claim is one of the most critical retirement decisions you'll make. Explore the strategies designed to maximize your lifetime benefit amount based on a variety of factors. Compare filing early vs. waiting, examine spousal benefits, and learn how these choices impact your income. You'll see real-world examples of how strategic timing can add meaningful value (and thousands of dollars) to your retirement goals.

### HIDDEN RULES THAT SHRINK YOUR BENEFIT

Even after you decide when to file, several factors

can reduce how much you actually receive. Learn how taxes lower your benefit, how Medicare impacts your net amount, and more. By preparing for these unforeseen laws, you can limit reductions that could disrupt your retirement budget.

### MEDICARE MADE CLEAR

Medicare plays a key role in your retirement plan, and it often intersects directly with Social Security. In this section, learn when to sign up, and how failing to enroll on time may impact your coverage or lead to penalties. We'll explore Parts A, B, C, and D; how premiums are determined, and cover common Social Security misconceptions. With this knowledge, you'll be better equipped to manage expenses and avoid unexpected surprises.

### SOCIAL SECURITY'S FUTURE

Headlines about Social Security's future can be alarming, but the reality is more nuanced. This section explains the current financial state of the program. Understanding the big picture helps you plan with realism and confidence rather than uncertainty or fear.

### SOCIAL SECURITY GAME PLAN: BUILD YOUR STRATEGY

The final section ties it all together, helping you create a personalized plan for your long-term goals. Learn how to coordinate Social Security with investments, pensions, 401(k)s, IRAs, etc. to build a secure retirement income plan. You're now ready to make decisions that strengthen your financial future. With a clear path forward, you'll walk away prepared to get every penny you're owed and make the most of your benefits.

## SYLLABUS: OFFICIAL COURSE OUTLINE

### I. SOCIAL SECURITY FOUNDATION

- Social Security & its Purpose
- History of Social Security
- The OASDI Program Explained
- Who is Eligible for Social Security Benefits?

### II. YOUR BENEFIT VALUE EXPLAINED

- How Social Security Works
- Retirement Age & Your Benefit Amount
- How to Access & Review Your Statement
- Cost of Living Adjustments (COLA)

### III. BOOST YOUR LIFETIME INCOME: SMART CLAIMING STRATEGIES

- When is the Best Time to Apply?
- Spousal Benefits Explanation & Case Study
- Survivor Benefits Explanation & Case Study
- The Impact of Divorce
- How to Receive Retroactive Benefits

### IV. KEY FACTORS THAT CAN REDUCE YOUR BENEFIT

- Working While Collecting: The RETs
- Medicare Premiums
- Current Annual Medicare Costs

### V. NAVIGATING MEDICARE & YOUR RETIREMENT

- When Should You Enroll in Medicare?
- Roth Strategy to Reduce Premiums & Taxes
- The Roth IRA Strategy: Case Study
- Don't Forget About IRMAA: The Income-Related Monthly Adjustment Amount

### VI. THE FUTURE OF SOCIAL SECURITY

- The Future of America's Retirement Safety Net
- Social Security Facts and Figures
- Recent Changes and Pending Legislation
- Potential Influence of Congressional Action
- Funding Challenges and Future Outlook

### VII. BUILD A PERSONALIZED STRATEGY

- True or False? Social Security Misconceptions
- Coordinate with Pensions, IRAs, 401(k)s, etc.
- How to Determine the Strategies for You



### DID YOU KNOW?

For nearly 67% of retirees, Social Security makes up at least half of their income. \*

*\*Source: National Academy of Social Insurance*

## THIS COURSE INCLUDES EVERYTHING YOU NEED TO LEARN

### TRUE CLASSROOM EXPERIENCE

Social Security Strategies™ is designed to be both enjoyable and deeply informative. Led by a CERTIFIED FINANCIAL PLANNER™ and fiduciary expert, the material is filled with practical insights and real case studies. The setting encourages open discussion, allowing you to ask questions and fully engage in the learning experience.

### HANDS-ON LEARNING GUIDE

You'll receive a course textbook created by your instructor filled with examples and interactive content to help understand each concept with ease. Written in clear, accessible language, this book is yours to keep and will serve as a reliable home reference long after class is over.

### COMPREHENSIVE EDUCATION

Unlike typical financial seminars that only cover one topic, this program helps you understand the "big picture". You'll explore all the elements of Social Security and how they work together so you can maximize your lifetime benefit amount. The class is purely educational, and no financial products are discussed, promoted, or sold.

### ONE-ON-ONE EXPERT SUPPORT

For personal questions or a deeper look into Social Security for your unique situation, you'll have the option to meet one-on-one with your instructor after the course at no additional cost. This private session is offered exclusively to students and is completely optional, but is not required.

## MEET YOUR INSTRUCTORS



### JOSH W. STRITTMATTER, CFP® CRC®

Josh has been teaching Social Security and several other financial subjects at DFW-area colleges and universities since 2010. His passion is education, and he believes knowledge and financial literacy are important for each and every person at all stages of life.



### KELLY BUCHFINK, CFP®

Kelly has been in the financial industry since 2001 and enjoys applying her experience and expertise to helping others. She finds teaching extremely rewarding, and hopes that her students gain knowledge and inspiration to help them meet their financial goals.

## IN PRAISE OF SOCIAL SECURITY STRATEGIES™

*"This class exceeded my expectations. I had no idea how many claiming strategies existed or how much they affect my long-term finances. The textbook and case studies made everything super easy to follow. I especially appreciated how the teacher answered complicated questions in simple language. I'm actually excited about getting more from my benefits."*

**LORI H., BEDFORD**

*"I came into this class feeling 100% overwhelmed about when to file and how to get a good estimate of my benefits. The instructor broke everything down into simple steps and helped me understand how to get more from my retirement income. I left feeling eager to start implementing my own personal plan... one that finally makes sense to me."*

**KATHRYN R., GRAPEVINE**

*"I've read many articles about Social Security, but none of them gave me the understanding I got from this class. I learned not just how benefits work, but also how they fit into a broader retirement plan. Learning about spousal and survivor benefits was particularly helpful. I now understand the trade-offs involved and feel ready to choose wisely."*

**RICHARD L., HURST**

*"This class was incredibly valuable to me. I enjoyed the casual, friendly environment and the step-by-step approach to comprehending all the rules that most people miss. The teaching method felt personalized and I could see how each topic related to my situation. I now have a much clearer picture of what to expect and how to get the most from my benefits."*

**CURTIS J., NORTH RICHLAND HILLS**

Click the button below to view available class dates and to begin registration.

**CLICK TO REGISTER**

Can't access the button above? Visit: [financialclass.org/ss-dates](https://financialclass.org/ss-dates) to sign up.



OFFICIAL COURSE CATALOG

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GET THE MOST FROM YOUR MONTHLY BENEFIT AMOUNT



## REGISTER TODAY TO LEARN:

- Important Social Security Basics for this Year
- What Age to Start Benefits
- How the New Social Security Law Changes Affect You
- How Social Security is Taxed
- How Continuing to Work Affects Your Benefits
- Tools to Maximize Your Lifetime Benefit Amount
- Strategies for a More Secure Retirement

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