

# Cornell Work Incentives Certification (WIP-C<sup>TM</sup>) Program Practice Exam (Sample)

## Study Guide



**Everything you need from our exam experts!**

**This is a sample study guide. To access the full version with hundreds of questions,**

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**SAMPLE**

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# Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

# How to Use This Guide

**This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:**

## **1. Start with a Diagnostic Review**

**Skim through the questions to get a sense of what you know and what you need to focus on. Don't worry about getting everything right, your goal is to identify knowledge gaps early.**

## **2. Study in Short, Focused Sessions**

**Break your study time into manageable blocks (e.g. 30 - 45 minutes). Review a handful of questions, reflect on the explanations, and take breaks to retain information better.**

## **3. Learn from the Explanations**

**After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.**

## **4. Track Your Progress**

**Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.**

## **5. Simulate the Real Exam**

**Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.**

## **6. Repeat and Review**

**Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning.**

## **7. Use Other Tools**

**Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.**

**There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly — adapt the tips above to fit your pace and learning style. You've got this!**

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## Questions

- 1. How are EPE earnings evaluated?**
  - A. Based on annual income**
  - B. Monthly earnings above SGA**
  - C. Quarterly income assessments**
  - D. Yearly performance reviews**
- 2. What is an example of a change allowed by the Waiver of Certain Income and Resource Rules?**
  - A. Allowing participation regardless of age**
  - B. Disregarding parental income for specific children**
  - C. Providing services only to low-income individuals**
  - D. Limiting services to individuals in nursing homes**
- 3. What is the function of Medicare Part D?**
  - A. Hospital insurance**
  - B. Supplemental insurance**
  - C. Prescription drug coverage**
  - D. Outpatient services coverage**
- 4. The student earned income exclusion for 2021 has an annual limit of \_\_\_\_\_ and monthly of \_\_\_\_\_?**
  - A. 8000, 2000**
  - B. 7700, 1930**
  - C. 6000, 1500**
  - D. 10000, 2500**
- 5. Which of the following describes when a beneficiary is at fault during an overpayment?**
  - A. Failed to request a waiver**
  - B. Made incorrect statements knowingly**
  - C. Did not report changes in income**
  - D. Failed to apply for benefits**



- 6. What are the three types of SSI?**
- A. 1611, 1610, 1619(b)**
  - B. 1611, 1618, 1619(a)**
  - C. 1611, 1619(a), 1619(b)**
  - D. 1612, 1619(a), 1619(b)**
- 7. What type of income is reduced by the earned income exclusion?**
- A. Unearned income**
  - B. Investment income**
  - C. Self-employment income**
  - D. Earned income**
- 8. What type of Continuing Disability Review (CDR) occurs every 5-7 years?**
- A. Medical improvement not expected**
  - B. Medical improvement possible**
  - C. Medical improvement expected**
  - D. Extended medical review**
- 9. What is required of an individual to apply for Blind Work Expenses (BWEs)?**
- A. Must report vision impairment**
  - B. Must be enrolled in a specific rehabilitation program**
  - C. Must be a Title II beneficiary with blindness**
  - D. Must have a minimum income level**
- 10. Why might an individual prefer applying for Medicaid instead of relying only on private insurance?**
- A. Lower premiums**
  - B. Broader coverage for medical services**
  - C. Less restrictive eligibility criteria**
  - D. More locations for service**

## **Answers**

1. B
2. B
3. C
4. B
5. B
6. C
7. D
8. A
9. C
10. B

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## **Explanations**

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## **1. How are EPE earnings evaluated?**

- A. Based on annual income**
- B. Monthly earnings above SGA**
- C. Quarterly income assessments**
- D. Yearly performance reviews**

Evaluating EPE (Extended Period of Eligibility) earnings is primarily based on monthly earnings that exceed the Substantial Gainful Activity (SGA) level. The EPE is a provision that allows individuals receiving Social Security Disability Insurance (SSDI) to test their ability to work without immediately losing their benefits. During the EPE, earnings are assessed on a monthly basis, and if the individual's income exceeds the SGA threshold in any given month, they may lose their SSDI benefits for that month. This evaluation method focuses specifically on income generated within that particular month rather than considering annual totals, quarterly assessments, or yearly performance reviews, which do not reflect the immediate earnings that could impact disability benefits. Therefore, monitoring monthly earnings against the SGA criteria is essential for managing benefits effectively while encouraging work.

## **2. What is an example of a change allowed by the Waiver of Certain Income and Resource Rules?**

- A. Allowing participation regardless of age**
- B. Disregarding parental income for specific children**
- C. Providing services only to low-income individuals**
- D. Limiting services to individuals in nursing homes**

The choice of disregarding parental income for specific children exemplifies a significant change allowed by the Waiver of Certain Income and Resource Rules. This provision is crucial as it enables children with disabilities or special needs to access resources and assistance without their eligibility being affected by their family's income. This rule recognizes that many families face financial constraints, and it ensures that children receive the necessary support for their development and well-being, allowing them to thrive rather than being hindered by their financial circumstances. The other options revolve around eligibility but do not align with the fundamental purpose of the waiver. For instance, allowing participation regardless of age does not specifically address income or resource rules. Providing services only to low-income individuals limits the accessibility of programs, which contradicts the principles of inclusivity the waiver aims to promote. Lastly, limiting services to individuals in nursing homes restricts the broad intent of the waiver to reach diverse populations who might require assistance, regardless of their living arrangements.

### 3. What is the function of Medicare Part D?

- A. Hospital insurance
- B. Supplemental insurance
- C. Prescription drug coverage**
- D. Outpatient services coverage

Medicare Part D serves the function of providing prescription drug coverage to individuals who are eligible for Medicare. This program is designed to help beneficiaries afford the cost of their medications by offering insurance plans that cover a variety of prescription drugs at lower prices. Beneficiaries can choose from a range of plans that may include different medications and varying costs, including premiums, deductibles, and co-pays. Understanding this function is critical as it directly impacts the financial well-being of those who rely on medications for their health needs. Beneficiaries can manage their out-of-pocket costs for prescriptions more effectively through this coverage, making it a vital element of patient care within the Medicare system.

### 4. The student earned income exclusion for 2021 has an annual limit of \_\_\_\_\_ and monthly of \_\_\_\_\_?

- A. 8000, 2000
- B. 7700, 1930**
- C. 6000, 1500
- D. 10000, 2500

The student earned income exclusion for 2021 is designed to allow individuals who are receiving Supplemental Security Income (SSI) to exclude a certain amount of their earned income from being counted towards their eligibility. For the year 2021, the annual limit for this exclusion is \$7,700, which helps to provide financial relief while encouraging individuals to work. Additionally, this translates to a monthly exclusion amount of \$1,930. Understanding the context of these figures is essential for professionals assisting individuals with disabilities navigating the complexities of work incentives and SSI eligibility. The student earned income exclusion is crucial for enabling beneficiaries to pursue employment without the risk of losing their benefits immediately, thus supporting their transition into the workforce. The figures provided in other options do not accurately reflect the established limits and are inconsistent with the guidelines set by the Social Security Administration for that year. Therefore, option B is the accurate representation of the student earned income exclusion for 2021.

**5. Which of the following describes when a beneficiary is at fault during an overpayment?**

- A. Failed to request a waiver**
- B. Made incorrect statements knowingly**
- C. Did not report changes in income**
- D. Failed to apply for benefits**

The correct answer is based on the understanding that being "at fault" in the context of an overpayment means that the beneficiary made choices or statements that intentionally led to inaccurate information regarding their eligibility for benefits. When a beneficiary makes incorrect statements knowingly, it shows a deliberate action that contributes to the overpayment situation. This behavior indicates a lack of due diligence or an intention to misrepresent their circumstances, thereby placing them at fault for the resulting overpayment. In comparison, failing to request a waiver, not reporting changes in income, or failing to apply for benefits can be seen as forms of neglect or oversight, rather than intentional wrongdoing. While these actions can result in overpayment, they do not reflect the same level of intentional misrepresentation or knowledge that characterizes being "at fault" as outlined in the correct answer. Understanding the nuances of what constitutes fault is crucial for beneficiaries who wish to navigate their benefits responsibly and avoid penalties.

**6. What are the three types of SSI?**

- A. 1611, 1610, 1619(b)**
- B. 1611, 1618, 1619(a)**
- C. 1611, 1619(a), 1619(b)**
- D. 1612, 1619(a), 1619(b)**

The three types of Supplemental Security Income (SSI) are identified by specific legal references within the Social Security Act. The correct options, 1611, 1619(a), and 1619(b), refer to the following: - **\*\*1611\*\*** outlines the general eligibility criteria for SSI payments based on financial need and disability. - **\*\*1619(a)\*\*** provides provisions that allow recipients to maintain their eligibility for SSI while earning income, as long as their earnings are below certain thresholds. - **\*\*1619(b)\*\*** extends Medicaid eligibility for certain individuals who are working and earning above the SSI limits, ensuring they do not lose healthcare benefits when they begin to earn more from employment. This combination of provisions emphasizes both the support for individuals with disabilities in terms of financial assistance and the encouragement of work without the fear of losing essential healthcare benefits. The other options contain incorrect references or do not match the established types of SSI, which is why they do not present the complete and accurate framework that is represented in the correct answer.

**7. What type of income is reduced by the earned income exclusion?**

- A. Unearned income**
- B. Investment income**
- C. Self-employment income**
- D. Earned income**

The earned income exclusion is specifically designed to assist individuals with disability-related benefits by allowing them to exclude a certain amount of their earnings from being counted towards their income limits for various government assistance programs. This exclusion applies solely to earned income, which includes wages, salaries, tips, and other income derived from performing work. By reducing earned income, individuals may remain eligible for benefits while still being able to work and earn additional income, potentially improving their overall financial situation. This is particularly important in encouraging employment among individuals with disabilities without fear of losing essential support. Other types of income, such as unearned income, investment income, and self-employment income, are generally treated differently in the context of most benefit programs and do not engage the earned income exclusion provisions. Thus, the focus on earned income signifies the program's aim to incentivize work while protecting access to necessary assistance.

**8. What type of Continuing Disability Review (CDR) occurs every 5-7 years?**

- A. Medical improvement not expected**
- B. Medical improvement possible**
- C. Medical improvement expected**
- D. Extended medical review**

The correct response is that a Continuing Disability Review (CDR) classified as "Medical improvement not expected" typically occurs every 5-7 years. This designation is applied to individuals whose impairments are unlikely to improve, indicating that their disability is expected to be long-term or permanent. As a result, these beneficiaries undergo these reviews less frequently compared to others, providing them with a sense of stability regarding their benefits. When the Social Security Administration (SSA) determines that a person's medical condition is not expected to improve, it allows the agency to allocate resources more efficiently, focusing on cases where changes in medical conditions are more likely to occur. This approach helps maintain ongoing support for individuals who face enduring disabilities, without the need for frequent reviews that would not yield new information regarding their conditions. In contrast, other categories of CDR such as "Medical improvement possible" and "Medical improvement expected" are conducted more frequently, reflecting a higher likelihood of change in a beneficiary's medical status. The "Extended medical review" is not a standard classification used by the SSA, further distinguishing this option from the more common classifications.



**9. What is required of an individual to apply for Blind Work Expenses (BWEs)?**

- A. Must report vision impairment**
- B. Must be enrolled in a specific rehabilitation program**
- C. Must be a Title II beneficiary with blindness**
- D. Must have a minimum income level**

To apply for Blind Work Expenses (BWEs), an individual must be a Title II beneficiary with blindness. This requirement is crucial because BWEs are a specific provision within Social Security that allows individuals who are blind and receiving Social Security Disability Insurance (SSDI) benefits to deduct certain work-related expenses from their earnings when determining their continued eligibility for benefits. Being a Title II beneficiary with blindness means that the individual is receiving SSDI benefits due to a qualifying visual impairment, and it is this status that enables them to access BWEs. These expenses can include transportation costs, training expenses, and equipment needed to perform their work, thus allowing more flexibility for individuals to pursue employment without the fear of losing their benefits. The other options present requirements that do not specifically apply to BWEs. Reporting a vision impairment is a part of the qualification for blindness status but not a direct requirement for BWEs. Enrollment in a specific rehabilitation program, while beneficial, is not a necessary condition to qualify for BWEs. Similarly, there is no mandated income level that someone must meet to apply for BWEs; the focus is primarily on their status as a Title II beneficiary with blindness.

**10. Why might an individual prefer applying for Medicaid instead of relying only on private insurance?**

- A. Lower premiums**
- B. Broader coverage for medical services**
- C. Less restrictive eligibility criteria**
- D. More locations for service**

Choosing to apply for Medicaid over private insurance is often influenced by the broader coverage for medical services provided by Medicaid. This program is designed to cover a wide range of health care services that are crucial for individuals, particularly those with low income or disabilities. Medicaid typically includes essential services like preventive care, hospital stays, and long-term care, which may not be fully covered by private insurance plans. Additionally, Medicaid often has fewer limitations on pre-existing conditions, enabling individuals with chronic health issues to access necessary care without exhausting benefits or facing high out-of-pocket costs. This comprehensive coverage can be particularly critical for individuals who require ongoing medical treatment. The other options, while potentially relevant, may not apply universally. For instance, premiums can vary significantly between private insurance plans and Medicaid, and while Medicaid often operates at lower costs, this might not be the primary reason someone opts for it. Similarly, eligibility criteria for Medicaid can vary by state and may not necessarily be less restrictive in every case. Finally, the availability of service locations could vary; some private plans may actually offer broader networks of providers in certain areas. Overall, the emphasis on broader coverage aligns with Medicaid's mission to ensure access to a wide range of health services for its beneficiaries, making it a preferred choice.

# Next Steps

**Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.**

**As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.**

**If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at [hello@examzify.com](mailto:hello@examzify.com).**

**Or visit your dedicated course page for more study tools and resources:**

**<https://cornellwipcprogram.examzify.com>**

**We wish you the very best on your exam journey. You've got this!**