

Cornell Work Incentives Certification (WIP-C™) Program Practice Exam (Sample)

Study Guide



Everything you need from our exam experts!

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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. 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.

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. 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!

Questions

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- 1. When can Impairment-Related Work Expenses (IRWE's) be used?**
 - A. Before the Trial Work Period (TWP)**
 - B. During the Trial Work Period (TWP)**
 - C. After the TWP if you are over Substantial Gainful Activity (SGA)**
 - D. After the grace period ends**

- 2. A Request for Reconsideration must be filed within how many days of receipt of the notice?**
 - A. 30 days**
 - B. 45 days**
 - C. 60 days**
 - D. 90 days**

- 3. What is one requirement for using PASS to set aside funds?**
 - A. Must be employed full-time**
 - B. Must have a disability**
 - C. Must have a guarantor**
 - D. Must be currently receiving SSDI**

- 4. Which Medicare part essentially combines coverage from Parts A, B, and D?**
 - A. Part A**
 - B. Part B**
 - C. Part C**
 - D. Part D**

- 5. What is a requirement of participants for accessing Home and Community Based Waivers?**
 - A. They must have a college degree**
 - B. They must be continuously employed**
 - C. They must be disabled and working**
 - D. They must be over the age of 65**

- 6. Is BWE applicable to Title II beneficiaries?**
- A. true**
 - B. false**
 - C. conditional**
 - D. exceptional**
- 7. What is the term for the effort to claim that a beneficiary cannot repay an overpayment due to no fault of their own?**
- A. Waiver**
 - B. Recoupment**
 - C. Reimbursement**
 - D. Compensation**
- 8. Which program aims to enhance resources and support for job seekers with disabilities?**
- A. Temporary Assistance for Needy Families (TANF)**
 - B. Work Incentives Planning and Assistance (WIPA)**
 - C. Vocational Rehabilitation (VR)**
 - D. Supplemental Nutrition Assistance Program (SNAP)**
- 9. A Continuing Disability Review that happens every 3 years indicates what possibility?**
- A. Medical improvement not expected**
 - B. Medical improvement possible**
 - C. Medical improvement expected**
 - D. No medical review necessary**
- 10. How many days do you have to file an appeal if you get denied SSA eligibility?**
- A. 30 days**
 - B. 45 days**
 - C. 60 days**
 - D. 90 days**

Answers

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

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Explanations

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1. When can Impairment-Related Work Expenses (IRWE's) be used?

- A. Before the Trial Work Period (TWP)**
- B. During the Trial Work Period (TWP)**
- C. After the TWP if you are over Substantial Gainful Activity (SGA)**
- D. After the grace period ends**

Impairment-Related Work Expenses (IRWEs) can be utilized to offset earnings against the Substantial Gainful Activity (SGA) threshold during certain periods of the Social Security Administration's (SSA) work incentive programs. The correct answer reflects that IRWEs can be claimed after the Trial Work Period (TWP) if an individual exceeds the SGA level. During the TWP, individuals can earn any amount of money, and it does not affect their eligibility for disability benefits. However, this period does not provide the same flexibility regarding IRWEs because the focus is on testing the ability to work rather than on earnings limits. Once the TWP concludes and an individual's earnings surpass the SGA level, they must consider the financial implications of these earnings on their disability benefits. At this point, individuals can deduct their IRWEs from their earnings, which may allow them to remain eligible for benefits while still financially supporting themselves through work. Understanding that the use of IRWEs is specifically aligned with maintaining eligibility in the context of earnings exceeding SGA is critical. After the grace period ends, if an individual is earning over SGA, their benefits are subject to termination, further underscoring the importance of utilizing IRWEs to manage

2. A Request for Reconsideration must be filed within how many days of receipt of the notice?

- A. 30 days**
- B. 45 days**
- C. 60 days**
- D. 90 days**

The correct answer is that a Request for Reconsideration must typically be filed within 60 days of receipt of the notice. This timeframe is crucial as it sets a strict deadline for individuals to initiate the process of appealing a decision regarding benefits or any related issues. Understanding this timeframe is important for maintaining eligibility for certain benefits, especially for those navigating through work incentive programs. Filing a Request for Reconsideration within the 60-day limit ensures that individuals have the opportunity to present additional information or challenge the decision effectively. It is a fundamental part of the administrative process that allows for fairness and accountability in how benefits are managed and assessed. Being aware of these timelines can help prevent potential delays or denial of requests due to missed deadlines, which is vital for those relying on timely assistance from such programs.

3. What is one requirement for using PASS to set aside funds?

- A. Must be employed full-time
- B. Must have a disability**
- C. Must have a guarantor
- D. Must be currently receiving SSDI

Choosing to set aside funds through a Plan for Achieving Self-Support (PASS) requires that the individual must have a disability. This criterion is essential because PASS is specifically designed to support individuals with disabilities in achieving greater financial independence and self-sufficiency. The PASS program allows eligible individuals to earmark their income or resources, which can then be used for specific expenses related to their disability-related work goals, such as purchasing items or services that will assist in achieving employment. The emphasis on having a disability ensures that the program serves its intended purpose of empowering those affected to improve their quality of life and pursue work opportunities. Other choices, while relevant in different contexts, do not encompass the primary requirement. For example, employment status or the necessity of a guarantor is not a prerequisite for participation in the PASS program. Additionally, while some individuals might be receiving Social Security Disability Insurance (SSDI), it's not a mandatory condition for someone to utilize a PASS. The primary focus remains on the presence of a disability.

4. Which Medicare part essentially combines coverage from Parts A, B, and D?

- A. Part A
- B. Part B
- C. Part C**
- D. Part D

Medicare Part C, also known as Medicare Advantage, is designed to provide an all-in-one alternative to traditional Medicare. It combines coverage from Part A (hospital insurance), Part B (medical insurance), and often includes prescription drug coverage from Part D (prescription drug insurance) into a single plan. This integration allows beneficiaries to receive comprehensive care through a network of providers and may also include additional benefits such as dental, vision, and wellness programs. The structure of Part C enables beneficiaries to streamline their healthcare services under one plan, making it easier to manage their benefits and potentially reducing out-of-pocket costs. This is particularly beneficial for individuals who prefer to have a unified approach to their healthcare coverage, offering them more choices in how they receive and manage their health care services.

5. What is a requirement of participants for accessing Home and Community Based Waivers?

- A. They must have a college degree**
- B. They must be continuously employed**
- C. They must be disabled and working**
- D. They must be over the age of 65**

Participants accessing Home and Community Based Waivers must meet specific eligibility criteria, and one significant requirement is that they must be disabled and working. This criterion is essential as Home and Community Based Waivers are designed to support individuals with disabilities to live independently in the community rather than in institutional settings. Being disabled allows individuals to qualify for the waivers, as these programs aim to provide necessary services to help them maintain their independence. Additionally, the working aspect signifies that individuals are engaged in employment, which can be crucial in assessing their need for support and the extent of the services they might require. These waivers typically assist in covering the costs of services that are related to the individuals' disabilities, thereby ensuring that those who are working while managing their disabilities can continue to do so effectively. Accessing these waivers is not limited to age or educational attainment, nor is it contingent solely on employment status without the component of disability.

6. Is BWE applicable to Title II beneficiaries?

- A. true**
- B. false**
- C. conditional**
- D. exceptional**

The correct response is that BWE (Benefit-Wage Exclusion) is not applicable to Title II beneficiaries. Title II refers to the Social Security Disability Insurance program, which provides benefits based on a worker's earnings record. The benefits under Title II are not subject to the same exclusions that apply to Title XVI, which pertains to the Supplemental Security Income (SSI) program. Title XVI provides a more individualized assessment of income and allows for various exclusions, including the Benefit-Wage Exclusion, which is designed to help beneficiaries work without losing all of their benefits. In contrast, Title II operates under different rules and structures, meaning that the concept of BWE, which facilitates a gradual return to work by excluding certain income from being counted against benefits, does not apply to Title II beneficiaries. Understanding the distinctions between these benefit programs is crucial in the realm of work incentives and how they affect individuals' ability to earn income while receiving assistance. Therefore, the assertion that BWE applies to Title II beneficiaries is not correct.

7. What is the term for the effort to claim that a beneficiary cannot repay an overpayment due to no fault of their own?

A. Waiver

B. Recoupment

C. Reimbursement

D. Compensation

The correct term for the effort to claim that a beneficiary cannot repay an overpayment due to no fault of their own is "waiver." A waiver typically refers to a request for relief from the obligation to repay an overpayment because the individual was not responsible for the circumstances that led to the overpayment. This process allows the beneficiary to assert that repaying the overpayment would create undue hardship or is not justified since the error was not their fault. Recoupment, on the other hand, refers to the process of recovering the overpayment from the beneficiary's future benefits, which does not involve the argument of fault. Reimbursement generally pertains to being paid back for expenses incurred, and compensation usually refers to payment made to recompense for loss or injury, not specifically related to overpayment situations. Understanding these terms is vital in navigating situations for beneficiaries dealing with overpayments.

8. Which program aims to enhance resources and support for job seekers with disabilities?

A. Temporary Assistance for Needy Families (TANF)

B. Work Incentives Planning and Assistance (WIPA)

C. Vocational Rehabilitation (VR)

D. Supplemental Nutrition Assistance Program (SNAP)

The Work Incentives Planning and Assistance (WIPA) program is specifically designed to provide resources and support for individuals with disabilities who are seeking employment. This initiative focuses on helping beneficiaries of Social Security understand and utilize work incentives, which can facilitate a smoother transition into the workforce while maintaining access to essential benefits. WIPA provides the necessary counseling and guidance, helping individuals navigate the complexities of their benefits and how earning an income can affect these benefits. This tailored support is crucial in empowering job seekers with disabilities to pursue and sustain employment without the fear of losing necessary resources. In contrast, while other programs listed may offer some assistance or support, they do not specifically target the needs of job seekers with disabilities in the same way. For instance, TANF primarily focuses on providing temporary financial assistance to low-income families, while VR is more about skill training and employment services without the nuanced benefits counseling provided by WIPA. SNAP is aimed at addressing food security rather than employment support. Thus, WIPA stands out as the program most aligned with enhancing resources and support for job seekers with disabilities.

9. A Continuing Disability Review that happens every 3 years indicates what possibility?

- A. Medical improvement not expected**
- B. Medical improvement possible**
- C. Medical improvement expected**
- D. No medical review necessary**

A Continuing Disability Review (CDR) occurring every three years suggests that there is the possibility of medical improvement. This timeline is often established for individuals who are receiving Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI). The Social Security Administration (SSA) sets these reviews to periodically assess whether a recipient's condition has improved sufficiently to the point that they may no longer qualify for benefits. By scheduling a CDR every three years, the SSA indicates that while the current status of the individual's condition allows for continued benefits, there is an expectation that their medical condition may change. This schedule is based on the assessment that improvements might be plausible, thus allowing for the possibility that the individual could potentially return to work if their health improves. In contrast, options regarding medical improvement not being expected or expected do not typically apply to the three-year review cycle. A timeline suggesting no medical review necessary would imply the individual's condition is stable without foreseeable changes, which is not the case when the SSA decides to conduct regular reviews like the three-year cycle.

10. How many days do you have to file an appeal if you get denied SSA eligibility?

- A. 30 days**
- B. 45 days**
- C. 60 days**
- D. 90 days**

Filing an appeal after receiving a denial for Social Security Administration (SSA) eligibility must be done within a specified timeframe to ensure that the request is considered valid. The correct timeline is 60 days from the date you receive the notice of the decision. This period allows individuals to gather necessary documentation and prepare their case for the appeal, ensuring a fair review of the denial. It's important to adhere to this 60-day window, as missing the deadline may result in losing the right to appeal the decision. Understanding the timeline for appeals is essential when navigating the complexities of SSA eligibility determinations.

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.

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!

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