

CORNELL WORK INCENTIVES CERTIFICATION (WIP-C™) PROGRAM PRACTICE EXAM (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

**VISIT US ONLINE FOR
THE FULL VERSION STUDY GUIDE**

<https://cornellwipcprogram.examzify.com>



Copyright © 2026 by Examzify - A Kaluba Technologies Inc. product.

ALL RIGHTS RESERVED.

No part of this book may be reproduced or transferred in any form or by any means, graphic, electronic, or mechanical, including photocopying, recording, web distribution, taping, or by any information storage retrieval system, without the written permission of the author.

Notice: Examzify makes every reasonable effort to obtain accurate, complete, and timely information about this product from reliable sources.

SAMPLE

Table of Contents

Copyright	1
Table of Contents	2
Introduction	3
How to Use This Guide	4
Questions	5
Answers	8
Explanations	10
Next Steps	16

SAMPLE

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

SAMPLE

- 1. What aspect is assessed in Continuing Disability Reviews for Title II beneficiaries?**
 - A. Medical improvement and work activity
 - B. Income and asset verification
 - C. Employment training requirements
 - D. Participation in community service
- 2. Are medically needy individuals able to qualify for Medicaid with higher income or resources?**
 - A. True
 - B. False
 - C. Only if they are children
 - D. Only if they live in a 209b state
- 3. Do states have flexibility in how they treat SSI benefits received by TANF families?**
 - A. No, they must follow federal guidelines
 - B. Yes, they have a great deal of flexibility
 - C. Only in specific circumstances
 - D. Only if the federal government allows it
- 4. Which option best describes the earnings required during a TWP?**
 - A. They must be below SGA
 - B. They can fluctuate above and below SGA
 - C. They must consistently exceed SGA
 - D. They should remain stable below SGA
- 5. What are the eligibility requirements for Childhood Disability Benefits (CDB)?**
 - A. Unmarried and over age 22
 - B. Married and disabled before age 22
 - C. Unmarried, disabled before age 22, child of insured worker
 - D. Married, any age, disabled

- 6. What occurs when a Title II beneficiary terminates from benefits due to performing Substantial Gainful Activity (SGA) level work after the Extended Period of Eligibility?**
- A. Beneficiary Reassessment Period
 - B. Expedited period of Medicare coverage
 - C. Medicare Coverage Extension
 - D. Unemployment Benefit Period
- 7. Which term describes the situation when a PHA must "freeze" rent for a family member with a disability who begins working under specific conditions?**
- A. Earned Income Disregard
 - B. Rent Structure Suspension
 - C. Income Adjustment Policy
 - D. Disability Employment Protection
- 8. When does an SSI overpayment typically occur?**
- A. When not reporting any income
 - B. When income changes or not reporting income
 - C. When a beneficiary returns to school
 - D. When income exceeds a set threshold
- 9. What is a significant disadvantage for SSI recipients in 209b states?**
- A. Increased tax rates
 - B. Must apply separately for Medicaid
 - C. Longer waiting periods for benefits
 - D. Lower benefit amounts
- 10. How much is the earned income exclusion that is deducted from earned income?**
- A. 45
 - B. 55
 - C. 65
 - D. 75

Answers

SAMPLE

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

SAMPLE

Explanations

SAMPLE

1. What aspect is assessed in Continuing Disability Reviews for Title II beneficiaries?

A. Medical improvement and work activity

B. Income and asset verification

C. Employment training requirements

D. Participation in community service

The correct answer focuses on the assessment of both medical improvement and work activity during Continuing Disability Reviews (CDRs) for Title II beneficiaries. CDRs are crucial for determining if individuals who have been awarded Social Security Disability Insurance (SSDI) benefits continue to meet the medical criteria under which their benefits were initially granted. In a CDR, the Social Security Administration evaluates whether there has been any improvement in the beneficiary's medical condition that could affect their ability to engage in substantial gainful activity. It also examines whether the individual has engaged in any work activities that might indicate they are no longer disabled. If a beneficiary is found to have medically improved or capable of working, their benefits may be reconsidered or discontinued. This process is vital for ensuring that disability benefits are appropriately allocated to those who truly need them due to ongoing disabilities while also allowing for the possibility of returning to work for those whose conditions have improved.

2. Are medically needy individuals able to qualify for Medicaid with higher income or resources?

A. True

B. False

C. Only if they are children

D. Only if they live in a 209b state

Medically needy individuals can qualify for Medicaid despite having higher income or resources under certain conditions. This is particularly true in states that have opted to use the medically needy pathway, which allows individuals with income above the standard Medicaid limits to qualify for benefits if they have high medical expenses. In these circumstances, the incurred medical costs can effectively reduce the individual's available income, allowing them to meet the financial eligibility requirements for Medicaid. This means that if medically needy individuals can demonstrate that their medical expenses are substantial enough to bring their effective income down to the Medicaid eligibility level, they can indeed qualify for Medicaid, even if their income or resources are initially above the limits. This pathway is distinct from general eligibility criteria that apply to other Medicaid populations, making it possible for those with high medical needs but also higher income to access necessary benefits. Therefore, the answer is correct, as it recognizes that medically needy individuals have a specific avenue through which they can qualify for Medicaid despite higher income or resources due to extensive medical expenses.

3. Do states have flexibility in how they treat SSI benefits received by TANF families?

- A. No, they must follow federal guidelines
- B. Yes, they have a great deal of flexibility**
- C. Only in specific circumstances
- D. Only if the federal government allows it

States indeed have a great deal of flexibility regarding the treatment of Supplemental Security Income (SSI) benefits received by families that are also part of the Temporary Assistance for Needy Families (TANF) program. This flexibility allows states to determine how they want to account for SSI when calculating TANF benefits, including how to treat SSI as income for eligibility purposes and how it may impact TANF benefit amounts. This state flexibility can lead to variance in how different states provide support to TANF families who receive SSI. Some states may choose to disregard a portion of the SSI benefits, while others might count them fully toward the family's income. By allowing states this discretion, the federal system promotes adaptability to the varying needs and circumstances of families across the country. This contrasts with a rigid federal guideline approach, where states would be bound to strict regulations regarding SSI treatment without room for adjustment based on local needs. The flexibility that states have enables them to create solutions that reflect the realities of their specific populations.

4. Which option best describes the earnings required during a TWP?

- A. They must be below SGA
- B. They can fluctuate above and below SGA**
- C. They must consistently exceed SGA
- D. They should remain stable below SGA

The correct option highlights that during a Trial Work Period (TWP), earnings can fluctuate above and below the Substantial Gainful Activity (SGA) threshold. The TWP is a designated nine-month period that allows individuals receiving Social Security Disability Insurance (SSDI) benefits to test their ability to work without risking their benefits. During this time, beneficiaries can earn any amount and still retain their SSDI benefits without being affected by the SGA limit. This flexibility is essential as it allows individuals to assess their ability to work more fully while not facing the immediate risk of losing their benefits due to fluctuating income levels. The concept of the TWP is to encourage return to work by allowing earnings variability, which aligns closely with the realities of employment situations, where income may vary monthly due to different hours worked or job circumstances. Other options do not accurately reflect the nature of the TWP. For example, stating that earnings must be below SGA simply misrepresents the purpose of the TWP. Likewise, indicating that earnings must consistently exceed SGA or remain stable below SGA does not align with the TWP's flexibility and objective of testing work capacity.

5. What are the eligibility requirements for Childhood Disability Benefits (CDB)?

- A. Unmarried and over age 22
- B. Married and disabled before age 22
- C. Unmarried, disabled before age 22, child of insured worker**
- D. Married, any age, disabled

The correct choice highlights the specific criteria that define eligibility for Childhood Disability Benefits (CDB). This benefit is designed for individuals who have become disabled before reaching the age of 22. Being unmarried is one of the requirements, ensuring that the benefits are directed towards those who are still considered dependent on their parents or guardians. Furthermore, to qualify, the individual must be the child of an insured worker, demonstrating a connection to someone who has contributed to Social Security. This connection is vital, as the benefits are derived from the parent's earnings history. The combination of these criteria ensures that CDB serves its purpose of supporting young individuals with disabilities whose families have contributed to the Social Security system. Understanding these specific requirements is crucial for determining eligibility for CDB and providing the necessary support to qualified individuals.

6. What occurs when a Title II beneficiary terminates from benefits due to performing Substantial Gainful Activity (SGA) level work after the Extended Period of Eligibility?

- A. Beneficiary Reassessment Period
- B. Expedited period of Medicare coverage**
- C. Medicare Coverage Extension
- D. Unemployment Benefit Period

When a Title II beneficiary terminates from benefits because they are engaging in Substantial Gainful Activity (SGA) after the Extended Period of Eligibility, they qualify for an expedited period of Medicare coverage. This provision allows the individual to maintain Medicare coverage for a period after their benefits have ended due to earning over the SGA threshold. The reason this is significant is that individuals can transition from receiving Social Security Disability Insurance (SSDI) benefits to still having access to necessary medical care through Medicare, despite no longer receiving cash benefits. This can support their reintegration into the workforce without abruptly losing healthcare coverage, which can be a significant barrier for many individuals with disabilities. Other choices do not accurately reflect the policy provisions concerning beneficiaries who cease receiving benefits due to SGA. The Beneficiary Reassessment Period is not a standard term used in this context. Medicare Coverage Extension is misleading, as it does not capture the expedited nature of the coverage continuation after benefits are terminated. Lastly, the Unemployment Benefit Period does not relate to how Medicare interacts with SSDI and SGA, as these are separate programs with distinct eligibility requirements.

7. Which term describes the situation when a PHA must "freeze" rent for a family member with a disability who begins working under specific conditions?

- A. Earned Income Disregard**
- B. Rent Structure Suspension
- C. Income Adjustment Policy
- D. Disability Employment Protection

The term that describes the situation when a Public Housing Authority (PHA) must "freeze" rent for a family member with a disability who begins working under specific conditions is Earned Income Disregard. This concept refers to a provision that allows individuals with disabilities to retain a certain amount of their earned income without affecting their rent obligations. When a person with a disability starts employment, this policy is designed to promote economic independence by reducing disincentives associated with employment. A portion of their earnings is not counted when calculating their rent, allowing them to keep more of their income and maintain housing stability. This "freeze" on rent increases in response to earned income is particularly important for families, as it encourages work without the immediate pressure of increased living costs. Other terms like Rent Structure Suspension, Income Adjustment Policy, and Disability Employment Protection do not specifically pertain to the concept of ignoring a portion of earned income for rent calculation purposes. Instead, they might refer to broader policies or protections but do not capture the specific mechanism intended to support individuals with disabilities in the workforce as effectively as Earned Income Disregard does.

8. When does an SSI overpayment typically occur?

- A. When not reporting any income
- B. When income changes or not reporting income**
- C. When a beneficiary returns to school
- D. When income exceeds a set threshold

An SSI overpayment typically occurs when there are changes in a beneficiary's income or when income is not reported. This is because the Social Security Administration (SSA) uses the reported income to determine eligibility and the amount of benefits a person receives. If a beneficiary has an increase in income that exceeds the amount they are allowed under the SSI program, or if they fail to report the income altogether, this can lead to a situation where they receive more in benefits than they are entitled to. In the case of an unreported income change, the SSA may find out later through various means, leading to the determination that an overpayment has occurred. Beneficiaries must report any changes in their income, work status, and other relevant information to the SSA promptly to prevent overpayments and potential repayment issues. While not reporting any income could contribute to an overpayment, the broader context of income changes is important, as it encompasses both increases and decreases in income, making the second choice more comprehensive. Additionally, simply returning to school does not inherently lead to an overpayment; rather, it depends on the beneficiary's income levels during that time. Moreover, income exceeding a set threshold aligns with the concept but does not fully capture the critical aspect of reporting changes.

9. What is a significant disadvantage for SSI recipients in 209b states?

- A. Increased tax rates
- B. Must apply separately for Medicaid**
- C. Longer waiting periods for benefits
- D. Lower benefit amounts

In 209b states, SSI recipients face the significant disadvantage of having to apply separately for Medicaid. In these states, the Medicaid program is not automatically linked to the SSI benefits, which means individuals must go through a separate application process to obtain Medicaid coverage. This can create barriers for recipients, as it may require additional paperwork, time, and understanding of the Medicaid eligibility criteria, potentially leading to lapses in medical care or delayed access to necessary services. This contrasts with other states that do not have this requirement, where individuals can automatically qualify for Medicaid upon receiving SSI benefits. Therefore, the necessity to navigate a separate application process highlights a notable challenge for SSI recipients in 209b states, which can complicate their access to essential health coverage and support.

10. How much is the earned income exclusion that is deducted from earned income?

- A. 45
- B. 55
- C. 65**
- D. 75

The earned income exclusion that is deducted from earned income in the context of certain disability programs is indeed 65. This amount represents the portion of earned income that is not counted when determining eligibility for benefits. By allowing individuals to exclude a set amount of their earnings, the program incentivizes work while still providing crucial support. Understanding the importance of the earned income exclusion is essential, as it serves to enable beneficiaries to engage in work without immediate financial penalty, thus encouraging personal development and economic independence. This policy reflects an understanding that individuals with disabilities should have the opportunity to contribute to the workforce while still retaining some level of support from disability benefits. The other choices do not reflect the correct amount established by the guidelines regarding earned income exclusions, which emphasizes the significance of being familiar with these specific figures in the context of work incentives.

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!

SAMPLE