

PROTECTING THE SOCIAL SECURITY NUMBER (SSN)

- **The Social Security Number (SSN) is used to keep a record of workers' earnings. Here are some things people can do to protect their number.**
 - ◆ **Keep the number and card in a safe place to prevent theft – don't carry the card with them.**
 - ◆ **Except for the employer and financial institutions, which need them for tax reporting purposes, people are not required to give their Social Security Number to private businesses. Giving the number is voluntary even when asked for the number directly. If requested, they should ask:**
 - **Why the number is needed;**
 - **How the number will be used;**
 - **What happens if they refuse; and**
 - **What law requires them to give the number?**

The answers to these questions can help them decide if they want to give out their SSN. **The decision is theirs.** However, they should know that refusing to give the number might mean doing without the purchase or service for which the number was requested.

- **The Social Security Administration protects your Social Security number and keeps your records confidential. We do not give your number to anyone unless:**
 - ◆ **The law requires us to disclose it to another government agency; or**
 - ◆ **It is needed to conduct Social Security or other government health or welfare program business.**
- **One way to find out whether someone is using their number to work is to check the *Social Security Statement*.**
 - ◆ **Every worker age 25 and older and not already receiving Social Security benefits based on their own earnings, will automatically receive a *Social Security Statement* each year, generally 3 months before their birthday. The statement will show the earnings reported to their SSN each year since 1951. If the information is incorrect, this could be an indication that someone is using their SSN.**

- If they don't receive a statement, or wish to receive a statement sooner, they can request one:
 - Online at www.socialsecurity.gov;
 - By calling Social Security's toll-free number, 1-800-772-1213 (TTY 1-800-325-0778); or
 - At the local Social Security office.

- If an individual suspects someone is using their number for work purposes, they should contact us to report the problem and we will review their earnings with them to ensure that our records are correct:
 - ◆ By calling Social Security's toll-free number, 1-800-772-1213 (TTY 1-800-325-0778); or
 - ◆ Visiting their local Social Security Office.

- If someone has used their SSN to establish credit, borrow money or tampered with an existing credit account, they may be a victim of identity fraud and need to:
 - ◆ File a police report with the police department where the identity theft took place, and keep a copy of the police report as proof of the crime.
 - ◆ Notify the Federal Trade Commission (FTC). The FTC maintains a centralized database to receive all allegations of identity theft and to provide victims with information to help resolve problems with identity theft. They can be reached:

Online – www.ftccomplaintassistant.gov/

 - By phone – 1-877-438-4338 (TTY 1-866-653-4261); or
 - By mail – Federal Trade Commission
Consumer Response Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580.
 - ◆ Contact the fraud units of the three consumer reporting companies. The company that is called is required to contact the other two.
 - Equifax: (1-800-525-6285);
 - Trans Union: (1-800-680-7289); and
 - Experian: (1-888-397-3742).
 - ◆ Contact each of the creditors involved to report fraud for any account that has been tampered with or opened fraudulently.

- ◆ Monitor their credit report periodically. Free credit reports are available online at: www.annualcreditreport.com.

The primary message is this – people need to be careful with their SSN and their card to minimize the possibility that their SSN will be misused.