

# The importance of keeping Social Security numbers safe

The U.S. government created Social Security numbers in 1936 to track how much money Americans make during their lifetime and calculate Social Security benefits.

You need a Social Security number to get a job, collect government benefits, and use for identification. You should be careful about sharing your number. The following information is from the Social Security Administration and the Federal Trade Commission.

## Social Security numbers and identity theft

A dishonest person who has your Social Security number can steal your identity and apply for loans or credit cards in your name. The thieves use the loans or credit cards and don't pay the bills. That hurts your credit. You may not find out that someone stole your number until you're turned down for credit, or you're contacted by lenders demanding payment for items you never bought. Someone illegally using your Social Security number can cause a lot of problems.

## Keeping your Social Security number safe

Dishonest people can try to steal your Social Security number in a lot of different ways. They can steal your wallet, purse, mail, or even your trash! Don't carry your Social Security card or number in your wallet or purse. Keep your card somewhere safe at home.

Sometimes people will ask for the last four digits of your Social Security number. Be sure to keep those numbers safe as well because they're unique to you. Dishonest people can find out the other numbers in your Social Security number, but not the last four.

Thieves can also try to trick you into giving them all or part of your number online or on the phone. Never give your personal information to someone who calls you and asks for it, even if they say they're from a bank or credit union. When you do need to share your Social Security number, make sure you're careful about whom you give it to.

## When to share your Social Security number

Sometimes you will have to share your number. For example, when you get a job, rent an apartment, open a bank account, or apply for a credit card, you may need to share your Social Security number. When you do share your Social Security number, don't be afraid to ask:

- Why do you need it?
- Can I use a different form of identification?
- How are you going to use it?
- How are you going to keep it safe?
- What happens if I decide not to share my number with you?

The choice to share your Social Security number or not is yours. A business may not provide you with a service if you don't provide your number. Just remember to keep your card and your number safe.



For more information, visit the Social Security Administration at <https://www.ssa.gov/phila/ProtectingSSNs.htm> or the Federal Trade Commission at <https://www.consumer.ftc.gov/articles/0272-how-keep-your-personal-information-secure#social>.