

# Identity Thieves and Your Social Security Number

**Credit  
Advisors**  
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Social Security numbers (SSN) are nine-digit identification numbers issued to United States citizens, permanent residents, and temporary residents. The numbers are issued by the Social Security Administration. The primary purpose of this number is for tax collecting and benefit distribution, but it is also used as a personal identification number by a wide variety of organizations.

## Protecting Your Number

- Don't carry your SSN card in your wallet or write the number on checks.
- Only give out your SSN when it is absolutely necessary.
- Some companies will use your SSN as a identification number.
  - Ask if they can substitute another number.
- Ask a lot of questions whenever your SSN is requested.
  - Why do you need my SSN?
  - How will my SSN be used?
  - How will you protect my SSN from being stolen?
  - What will happen if I don't give you my SSN?

## Reporting Misuse of Your Number

- Contact the Federal Trade Commission
  - Internet— [www.ftc.gov/bcp/edu/microsites/idtheft](http://www.ftc.gov/bcp/edu/microsites/idtheft)
  - Telephone— 1-877-IDTHEFT (1-877-438-4338)
- Monitor your credit report
  - Free credit reports are available at [www.annualcreditreport.com](http://www.annualcreditreport.com)
- File a police report.
- In some circumstances, a new Social Security number will be issued.
  - This is a last resort because many organizations, such as the Internal Revenue Service, the Department of Motor Vehicles, and private businesses, use SSNs for identification purposes.

## Protecting Your Child's Social Security Number

- Identity thieves like to steal the SSN of children because the theft goes undetected for years. Often it is not discovered until the child becomes an adult and applies for credit.
- Sometimes a parent "borrows" their child's SSN to apply for credit cards or open a new utility account. Even though it might not occur to the parents, this is identity theft.
  - It negatively affects the child's credit history, causing severe consequences including: higher credit card interest rates, higher insurance premiums, and difficulty gaining employment and housing.
  - In order for the child to clear their financial history, they must file a police report. Children feel they are being disloyal to their parents by reporting them to the police.
  - Children whose identities are stolen by their parents often experience the same feelings of betrayal as victims of sexual abuse.
- If your child's SSN is misused, follow the same reporting steps.

If you would like additional information on this topic or have any personal financial management questions, call Credit Advisors and speak with a Certified Credit Counselor at (800) 942-9027. They will answer your questions and help you figure out the best way for you to get out of debt.

**[www.creditadvisors.org](http://www.creditadvisors.org)**