

SHOULD I GIVE MY SOCIAL SECURITY NUMBER?

Where are you being asked for your SSN?

ONLINE



TELEPHONE



IN-PERSON



Did you receive the request via email?

YES ✓

NO ✗



Did you initiate the call?

NO ✗

YES ✓



Is there a financial transaction taking place?

YES ✓

NO ✗

Beware of spam messages and phishing scams that request your SSN.

Does the web address start with https:// ?

NO ✗

YES ✓

Do not provide your SSN! This could be a scam.

Has the caller explained why your SSN is needed?

NO ✗

YES ✓

Who is requesting your SSN?

Your SSN must be collected for transactions that require IRS notification and for financial transactions subject to customer identification rules.

EMPLOYER

Employers need your SSN for payroll purposes and to conduct background checks.

MEDICAL PROFESSIONAL

You are not required to give medical professionals your SSN. If they refuse to provide treatment, voice your concerns about providing your SSN.

Have you read the site's privacy policy?

NO ✗

YES ✓

Don't provide your SSN unless you know how the company will protect your data.

STOP! Never provide personal information to unsecure websites.

YES ✓

Have you asked for an alternative to providing your SSN?

NO ✗

Voice your concerns about data breaches and identity theft to see if there is another option.

STOP

Do not give out your SSN unless you're sure it's required and to your benefit.

GOVERNMENT AGENCY

Is it either the DMV, IRS, or a welfare/benefits office?

YES ✓

NO ✗

SCHOOL

Is it a public or private school?

PUBLIC

You cannot be denied a government benefit or service for refusing to disclose your SSN unless it is required by federal law, or the agency asking has been using SSNs before January 1975, when the Privacy Act went into effect.

PRIVATE

Private schools can require your SSN. If you do not want to provide it, you may offer to give an alternative.

As long as there is a disclosure statement on the form, these agencies may require you to provide your SSN.

It is probably safe to provide your SSN if the call pertains to your credit report or if you're opting out of credit offers.

You can provide your SSN if absolutely necessary when applying for a credit card, loan, bank account, insurance policy, or government benefit.

