

considered as the most frequently used recordkeeping number in the United States. These numbers are utilized for several purposes, be it for employee files, health insurance accounts, medical records, university ID cards, credit and banking accounts, and a lot more purposes. In fact, the social security number is now required even for dependents over one year of age if the parents claim the child for tax purposes.

Given such fact, it's no wonder then that these days the social security number is accessible to so many people. It is now relatively easy for someone to fraudulently use your SSN to assume your identity and so gain access to your accounts and other personal information. With that, the crime of identity theft is increasing at epidemic proportions.

However, you can still do some actions to protect your social security number. Just note in the first place that your SSN is highly confidential. The SSA doesn't provide your number to anyone, except when authorized by law. So, you yourself should know this, and be careful about sharing your number with anyone who asks for it, even when you are provided with a benefit or service.

How to Protect Your Social Security Number?

Here are some strategies to protect your social security number:

- Assume an active policy of not sharing your SSN unless you are convinced that it is needed or is to your own benefit. If the person asking for it states that it is highly needed, simply ask him or her why it is needed. Look for some proofs to support his explanation.
- Never print your social security number on your address labels, checks, business cards, or other identifying information. Also, do not carry your SSN card in your wallet, or other cards containing the numbers. We can't escape the fact that your wallet could be lost or stolen.
- Attempt to resist merchant's requests to write your social security number onto your checks. Let him or her know how you could become a victim of fraud if someone were to use your SSN and account number to gain access to your bank or credit accounts, or perhaps to open a new account in your name.
- The Social Security Administration (SSA) usually mails your Social Security Personal Earnings and Benefit Estimate Statement. So, pay attention to this document. Be certain that the information indicated in the file is correct. You can even contact the SSA to verify how to get this free report. And, in case incorrect information is recorded, contact the SSA immediately. Someone may be fraudulently using your SSN for employment purposes.

- Ask for a copy of your credit report each year. If for instance, you are a victim of identity theft, the credit report will contain evidence of credit or banking fraud committed using your SSN and name. The report will also show other SSNs associated with your name.
- If a private business requests your social security number, just leave the space for the SSN on the form blank or write “refused” or N/A in that space. Then, speak to someone in authority or write to the business and explain why you do not want your SSN used to identify you. However, if you do not receive satisfaction from the first person you contact, approach a person in the organization with more authority. You can also ask why your social security number is requested, and if the company insists on having your SSN, tell it that you will take your business elsewhere. Follow through on your promise if the company persists. Note that you have right to privacy and show that right.
- In the event that your employer releases or displays your social security number, you have the right to explain why you object. Most employers do not treat SSNs as confidential information. But, they may be willing to change their policy when they understand the twin dangers of invasion of privacy and fraud.
- If your bank or other financial service provider uses your SSN as a personal identification number (PIN) or as an identifier for banking by phone or internet, write a letter of complaint. Just demand to have a different PIN or identification number assigned.
- If the Department of Motor Vehicles in your state uses the SSN as the driver’s license number, ask for an alternate number. Note that today, the federal law requires state Motor Vehicles departments to use a number other than the SSN for the driver’s license number.

Fixing Your Credit Record

Now, if you think someone is using your number and creating credit problems for you, the social security cannot actually fix your credit record. You yourself should know the ways to fix it. So, how? Simply follow these suggestions:

- Call the creditors who approved the credit. Write a follow up letter.
- File a police report.
- Contact the fraud department of the major credit bureaus. Then ask to have a flag placed on your record, requiring the creditors to contact you

before approving additional credit using your name and number. Also ask how long your account will be flagged and how you can extend the flag, if necessary. Finally, ask to have a statement added to your credit report.

- Ask for a copy of your credit report from each major credit bureau and cross check to see if it contains any entries you do not know about. However, if you are denied credit, there is still chance for you to obtain a free copy of your report. You may be entitled for it.

Getting a New Social Security Number

So you've done all the fixing but find out that someone is still using your number. Well, contact the SSA for they may assign you a new number. However, there is no guarantee that a new problem will solve your problem. Also, note that you cannot obtain a new SSN if you filed for bankruptcy, intend to escape the law or your legal responsibility, or if your social security card is lost or stolen but there is no evident that someone is using your number.

As discussed, the social security number is the most important piece of information that people possess. So, if you wish to keep it private and secure, then try to exert effort to protect it. Do some actions and be careful. And, if you are thinking for a background check to one of your job applicants, tenants, or just someone you wish to know about, also consider the social security number provided for that person might be using a stolen SSN. Just confirm the social security number by checking and cross checking as many ways as possible.