

# Social Security Enrollment, Earnings Records, and Identity Protection

Helping clients navigate Social Security means understanding how to protect their Social Security number, enroll for benefits correctly, and verify their earnings history. This course addresses identity theft risks—including what to do when someone else is reporting income under a client's number—along with the enrollment process and how lifetime earnings are calculated and recorded. Tax professionals who assist clients with benefit planning or identity-related tax issues will find this material directly applicable to real-world client situations.

CREDIT HOURS 2 | FIELD OF STUDY BUSINESS | EXAM QUESTIONS 10

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## LEARNING ASSIGNMENTS AND OBJECTIVES

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### Assignment

- Study the full course materials included here.
- Complete the review questions after each chapter.
- Answer 10 final exam questions.
- Final exam is scored immediately, 70% or better passes.
- Certificate of completion is available in your account.
- Failed exams can be retaken free of charge.

### Course Objectives

- Recall how to obtain a Social Security number.
- Identify how to apply for Social Security benefits.
- Recognize the importance of the earnings record.

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## Chapter 1: PROTECTING YOUR NUMBER AND SECURING YOUR CARD

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### *Chapter Objective*

After completing this chapter, you should be able to:

- Recall how to obtain a Social Security number.

Your Social Security number is a key to your identity — and that makes it valuable in all kinds of ways. In this chapter, I cover the ABCs of Social Security numbers and cards: how to get them and when, how to replace them, the different types of Social Security cards and who needs which kind, what to do if criminals get ahold of your number, and more.

### GETTING A SOCIAL SECURITY NUMBER

Technically, you aren't required to have a Social Security number, but it sure comes in handy. You typically need a Social Security number to get a job and earn money — your Social Security number is how employers report your income to the Internal Revenue Service (IRS). And you need a Social Security number to collect Social Security benefits. All kinds of institutions — from banks to schools to healthcare providers — ask for your Social Security number. Even if you aren't a U.S. citizen, you may find it extremely useful to have a Social Security number. That's right — you don't have to be a citizen to get a Social Security number, if you meet the requirements.

Generally, applicants for a number are expected to present at least two documents to prove their age, identity, and U.S. citizenship or lawful status. In this section, I go over the rules for adults and children who are citizens, as well as noncitizens.

### *Tip*

Social Security has technical rules that govern who gets a card and what you need to show. For a good overview, go to [www.ssa.gov/ssnumber](http://www.ssa.gov/ssnumber).

### For U.S. citizens

U.S. citizens typically have a Social Security number before they reach adulthood. In this section, I walk you through how to get a Social Security number if you somehow made it to adulthood without one, as well as how to get a Social Security number for a child.

### For adults

To get a Social Security number, you must complete Form SS-5, available at [www.ssa.gov/forms/ss-5.pdf](http://www.ssa.gov/forms/ss-5.pdf). The form asks for basic information, such as your name, gender, place and date of birth, and the names and Social Security numbers of your parents. (If you don't know your parents' Social Security numbers, you can check Unknown.)

You have to show up in person at a Social Security Administration (SSA) office to apply for a number. When you go to the office, be prepared to establish the following:

- **Proof of age:** An original birth certificate established before age 5 is best. If you maintain that it doesn't exist, the SSA will check with the bureau of vital statistics in the state in which you were born. In such cases, you can present other documents to prove your age, such as a hospital record, a religious record from birth, or a passport.
- **Proof of identity:** You need to present current evidence of your identity in your legal name, which will be used on your Social Security card. Social Security looks for documents issued in this country that confirm your date of birth and physical details such as height, eye color, and hair color. A U.S. driver's license, state-issued nondriver ID card, or passport are good examples. ID from the U.S. military, an employer, or a school may be accepted as backup proof.
- **Proof of citizenship:** Your birth certificate serves this purpose, but the SSA will consider other documentation, including a U.S. passport or religious record, preferably recorded soon after birth. If you were born outside the United States, the SSA will require you to provide a U.S. passport or other documentation, such as a Consular Report of Birth Abroad, a Certificate of Citizenship, or a Certificate of Naturalization.

### *Remember*

The SSA wants original documents. Copies generally must be officially certified by the issuing agency and cannot be photocopies. The SSA will not be impressed by a notary's stamp.

### **For children**

Kids need Social Security numbers for many of the same reasons that adults do. You need your children to have Social Security numbers to claim them as dependents on your tax return. Plus, you may want your children to have a number so you can open a bank account or buy savings bonds in their name. A Social Security number can make it easier for you to get health insurance or other services for your children.

***Tip***

New parents typically apply for Social Security numbers at the hospital soon after their babies are born. You can apply for the number when you apply for a birth certificate. State agencies that handle birth certificates typically will provide the information on the newborn to the SSA, and the SSA will mail you the baby's Social Security card.

If you wait until your child is 12 years old to apply for a Social Security number for them, you have to go through all the same steps that an adult has to go through when applying for a number (see the preceding section). The child will have to appear in a Social Security office, with a parent or legal guardian, to apply.

***Tip***

If you're adopting a child, the SSA may assign a number before the adoption is finalized. If the child's legal name is changing, wait until the name change is final so the right name appears on the card and matches up with the SSA's records.

**For noncitizens**

For many noncitizens and visitors to the United States, the key to getting a Social Security number is being authorized to work by the Department of Homeland Security (DHS). If that's you, be prepared to provide evidence of your identity. (In some cases, the SSA may be able to obtain some of what it needs through other government agencies you've dealt with already, but it never hurts to be prepared.)

**Meeting the requirements as a permanent resident**

If you're in the United States as a permanent resident, you may want a Social Security number. The good news is that you don't have to fill out extra forms with the SSA if you requested a card at the time you applied for a visa. (The Department of State, by way of DHS, will provide the SSA with the information required for your card.) After you arrive, the SSA will send the number and card to the mailing address where DHS sends your Permanent Resident card. The Social Security card should come in the mail within three weeks of your arrival in the United States.

***Remember***

If the card doesn't show up within three weeks of your arrival, contact the SSA.

If you're a permanent resident who did not apply for a card when you sought a visa, you have to go to an SSA office. Calling ahead and making an appointment is a good idea, but it isn't required; you can contact the SSA at 800-772-1213 (TTY 800-325-0778) to make an appointment at the office nearest you. At the appointment, you'll be asked to present at least two original documents to prove your work-authorized immigration status, age, and identity. Be prepared to show the following documents:

- Your unexpired foreign passport
- Your machine-readable immigrant visa (MRIV) or Permanent Resident card (Form I-551)
- Your original birth certificate

For a replacement card, you'll just need proof of work-authorized immigration status and identity, such as your permanent resident card or MRIV card, visa, and current passport. For accepted documentation, visit [www.ssa.gov/ssnumber/ss5doc.htm](http://www.ssa.gov/ssnumber/ss5doc.htm).

### Meeting the requirements as a temporary worker

As Table 4-1 shows, certain visa classifications for work may enable you to get a Social Security number, even if you aren't a permanent immigrant to the United States.

If you're in the United States as a temporary worker, you must apply for a Social Security number at a local SSA office. The SSA will want you to have two original documents proving your work-authorized immigration status, age, and identity. Be prepared to show the following:

- Your unexpired foreign passport
- Your Form I-551, including an MRIV
- Your *Arrival/Departure Report* (Form I-94) or your *Employment Authorization Document* (Form I-766)

If you're a foreign student (with F-1 status) who's working in the United States, you also must provide your Form I-20 (*Certificate of Eligibility for Nonimmigrant Student Status*). If you're an F-1 student and you're eligible to work on campus, you must provide a letter from a designated school official that identifies you, confirms your student status, and identifies your employer and the type of work you are or will be doing.

The SSA also will want to see proof of employment, such as a recent pay slip and letter signed by your supervisor; this letter should describe the job, document the employment start date and hours you'll be working, and provide your supervisor's name and phone number. (If you're an F-1 student authorized to work in curricular practical training, you must provide your Form I-20 with the employment page signed by your school's designated official.)

If you're in the United States as an exchange visitor (J-1 status), the SSA will ask for your Certificate of Eligibility for Exchange Visitor Status (Form DS-2019). If you're a J-1 student, student intern, or

international visitor, you must provide a letter from your sponsor. The letter should be on the sponsor's letterhead with an original signature that authorizes your employment.

**TABLE 4-1 VISA CLASSIFICATIONS THAT ALLOW YOU TO WORK IN THE UNITED STATES**

| Visa Classification         | Definition                                                                     |
|-----------------------------|--------------------------------------------------------------------------------|
| E1, E2                      | Treaty trader or treaty investor                                               |
| F-1                         | Foreign academic student, when certain conditions are met                      |
| H-1B, H-1C, H-2A, H-2B, H-3 | Temporary worker                                                               |
| I                           | Foreign information media representative                                       |
| J-1                         | Exchange visitor, when certain conditions are met                              |
| K-1                         | Fiancé or fiancée of a U.S. citizen                                            |
| L-1                         | Intra-company transferee                                                       |
| M-1                         | Foreign vocational student                                                     |
| O-1, O-2                    | Temporary worker in the sciences                                               |
| P-1, P-2, P-3               | Temporary worker in the arts or athletics in an exchange or cultural program   |
| Q-1, Q-2                    | Cultural exchange visitor                                                      |
| R-1                         | Temporary religious worker with a nonprofit organization                       |
| TC                          | Professional business worker admitted under U.S. Canada Free Trade Act (NAFTA) |
| TN                          | Professional business worker admitted under NAFTA                              |

Source: Social Security Administration ([www.ssa.gov/people/immigrants/visa.html](http://www.ssa.gov/people/immigrants/visa.html))

Whether you're a foreign student or an exchange visitor, you're asked to first report to your U.S. school or program sponsor and wait ten days before applying for a Social Security number. You'll have to complete the Social Security card application (Form SS-5) and provide proof of your immigration status, age, identity, and work authorization from DHS.

#### **Getting a card if you're not authorized to work**

You can't get a Social Security number just for convenience — say, to apply for a driver's license, register for school, buy insurance, or apply for subsidized housing or a school lunch program.

### *Remember*

Social Security numbers often are not *required*, even when they're requested. In such cases, you simply have to explain that you don't have a Social Security number and ask whether you can be identified in another way.

Although getting a Social Security number is extremely difficult if you're a noncitizen and not authorized to work, sometimes it is possible. The SSA allows you to get a number if

- A state or local law requires you to provide a Social Security number to get welfare benefits that you're eligible for.
- A federal law requires you to provide a Social Security number to get certain government services or benefits.

### *Tip*

You may apply for an Individual Taxpayer Identification Number (ITIN) if you need a number to file your taxes. The ITIN is a nine-digit number that is not a Social Security number. For more information, go to [www.irs.gov/individuals/article/0,,id=96287,00.html](http://www.irs.gov/individuals/article/0,,id=96287,00.html) or call the IRS at 800-829-3676 and ask for the *Application for IRS Individual Taxpayer Identification Number* (Form W-7). You also can download Form W-7 at [www.irs.gov/pub/irs-pdf/fw7.pdf](http://www.irs.gov/pub/irs-pdf/fw7.pdf).

### *Warning*

Starting January 1, 2020, ITINs not used on a federal tax return at least once in the last three years will expire. Additionally, ITINs issued before 2013 with middle digits of 83, 84, 85, 86, or 87 (for example, 9NN-83-NNNN) expired at the end of 2019. For more information, go to [www.irs.gov/individuals/itin-expiration-faqs](http://www.irs.gov/individuals/itin-expiration-faqs).

### *Remember*

Notify the SSA if your immigration status changes or you become a citizen. This may affect the type of card you get.