**Protecting SSN**

This document will outline what is available to protect your social security number (SSN). In some cases, the steps will prevent unauthorized access or use.  In other cases, the steps are for monitoring and reporting identity theft and fraud to take early action.  I know this is a long document, but we’ve tried to put everything in one place for you.  I'm also sharing with the team in case they want to correct or add other information from their resources or experience.  I did speak directly to Social Security to get their latest information.

Three key areas to protect:

1. **Social Security Administration account** - This is where your information associated with the SSN is kept, including annual reported income.  Salary information is kept by the government in order to calculate Social Security benefits.  The way to protect access to this information online is to set up a *mySocialSecurity*account.  It will be password protected.  You should also set up the extra security feature which requires an additional code issued at time of use, sent by mail or text by your instruction. (This is two-factor authentication.). Here is description of the online identity verification set-up process and tips on avoiding threat from phishing.  <https://www.ssa.gov/myaccount/security.html#h3>

Here is the link to set up the account.  <https://www.ssa.gov/myaccount/>

If you find that an account has already been created, but not by you, contact Social Security right away. 800-772-1213  You can block your account, but you would have to unblock any time you want to see your information. Here is more information.  <https://www.ssa.gov/pubs/EN-05-10220.pdf>

This first step is only about the online access to your SSN online with Social Security.  The next steps are about protecting use of the SSN for financial and legal purposes.

2. **General access for financial and contract purposes** -  Your SSN is not always required on applications.  You can ask if you can provide alternative forms of ID. You can protect yourself by monitoring attempts to use your SSN and/or restricting access to your SSN.

Restricting use of your SSN on various applications is done through a **credit freeze or credit block**.  This prevents access to your credit profile which includes your SSN and other personal ID info (like addresses and birth date).  There are three national credit bureaus who manage the verification of SSN when someone is applying for something like a financial account, loan, lease/mortgage, etc.: Experian, TransUnion and Equifax.

Read the attached for how you set up a credit freeze or credit block - the steps are different. There are links to help you do this. Also, see that the credit freeze doesn't stop all requests.  However, given your plans to look for work and your need to get auto insurance when you get your license this summer, you may want to only consider the credit freeze this year. <https://www.experian.com/blogs/ask-experian/credit-education/preventing-fraud/security-freeze/>

If you want to **monitor activity**in addition or instead of freezes, there are multiple providers.  Experian includes a link to their own service in the article above.  There is a wide range of prices and discounts are regularly available.  Notice that the cost is lower if you pay annually rather than monthly. And a discount price will only be for the first year, so costs will go up a lot the second year.  I looked up several reviews.  This article had the easiest links to the providers for info on features and prices.  When you click for each website, just refresh on the company site to be sure the information on any discounts is current.

<https://www.top10.com/id-theft/ssn-protection-comparison?utm_source=google&kw=how%20to%20put%20fraud%20alert%20on%20social%20security%20number&c=545293259657&t=search&p=&m=b&adpos=&dev=c&devmod=&mobval=0&network=g&campaignid=12865480962&adgroupid=126635399746&targetid=kwd-358944546418&interest=&physical=9007261&feedid=&a=36&ts=&topic=&gclid=Cj0KCQjw3v6SBhCsARIsACyrRAmBy7bUb04Y7w7RxdPJgktM7boY_ZLKTSPKCaHb8lnpZGFhPp37TPAaAtdZEALw_wcB>

The other consideration is if you want to protect your devices as well as your information if you don't have this already installed.   You can find this out by looking at the installed programs on your laptop and phone. Norton 360 with LifeLock is a service that combines both, but you may already have sufficient device protection another way.  There is a link to Norton in the article above.

If you detect fraud or theft, you need to take action yourself with the credit bureaus and official agencies.  If a certain account has been compromised, like your bank or a false application for a loan/lease, then you have to contact that organization.  Experian has a good article on steps at this link: <https://www.experian.com/blogs/ask-experian/3-steps-to-take-if-your-social-security-number-has-been-stolen/>

You would also want to be in touch with Social Security directly.  You can call - 800-772-1213, or find a local office: <https://www.ssa.gov/locator/>

3. **IRS and tax returns** - Even at the age of 18, parents can claim adult children as dependents up to a certain age with certain conditions.  This prevents your returns being reviewed as independent and you getting the financial benefits of a Single filer. If your parents were to do this and file first with your number listed as a dependent, your return may not be accepted. Good news is there is an IRS process for getting to the truth.  It may take longer to get any refund coming to you, but it would also reveal any wrongdoing and help prevent this from happening again.