## FTC Consumer Alert

Federal Trade Commission Bureau of Consumer Protection Division of Consumer & Business Education

## Need a Social Security Number or Replacement Card? Best to DIY

You need a Social Security number to get a job, collect Social Security benefits, and receive other government services.

The Social Security Administration (SSA) lets you apply for an original Social Security number (SSN) or a replacement Social Security card for free. The application form and information about the supporting documents you need to apply are available online at ssa.gov/ssnumber. The form takes just a few minutes to fill out, and the questions are easy to answer. But that hasn't stopped some websites from claiming that the process is complicated, confusing, and time-consuming, and offering to do it for you – for a fee.

The Federal Trade Commission (FTC), the nation's consumer protection agency, says it's up to you if you want to pay a company to help you prepare your application for a SSN or a card. But you should know that a paid service can't submit your application electronically: whether you pay a company to complete the form for you or you do it yourself, you still have to sign the form and either take or mail it, along with the supporting documents, to a Social Security office.

To find an SSA office near you, visit the **Social Security Office Locator** or call 1-800-772-1213. No appointment is necessary. Once the SSA receives your application, it takes 10 to 14 days to receive your card.

For more **free** information from the U.S. government, visit:

- **ftc.gov/MoneyMatters** offers short practical tips, videos, and links to reliable sources on topics like credit repair, debt collection, job-hunting and job scams, vehicle repossession, managing mortgage payments and foreclosure rescue scams.
- **ftc.gov/FreeReports** tells how to get a free copy of your credit report, if you ask for it, once every 12 months. Reviewing your credit report regularly is an effective way to deter and detect identity theft.
- **ftc.gov/idtheft** is a one-stop national resource with information about deterring, detecting, and defending against the crime of identity theft.

The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or get free information on consumer issues, visit **ftc.gov** or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. Watch a video, *How to File a Complaint*, at **ftc.gov/video** to learn more. The FTC enters consumer complaints into the Consumer Sentinel Network, a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.