Social Security Numbers

What is Social Security?

Social Security (also known as FICA—Federal Insurance Contributions Act) and Medicare are U.S. government programs that provide benefits for U.S. citizens and U.S permanent residents, usually for retirement. It is financed by taxes withheld from the paychecks of working people. F-1 students and scholars who are "non-residents for tax purposes" are not required to pay these taxes. See the IRS Publication 519(link is external), to determine if you are considered a resident or non-resident for tax purposes.

F-1's who have become "residents for tax purposes," are required to pay into Social Security and Medicare taxes. If Social Security and Medicare taxes are withheld from your paycheck in error, you can obtain a refund by following the instructions in IRS Publication 519(link is external).

How to Apply for a Social Security Number
(See below page 3)

What is a Social Security Card?

A Social Security card is required for everyone who works in the U.S., even non-immigrants. On the card will be a unique Social Security Number (SSN) that you will keep for life. You will need the number for many purposes in the U.S. including employment and paying taxes. A Social Security card is **not** a work permit. Visit the Social Security Administration's web site for more information at http://www.ssa.gov/(link is external)

Who is eligible to apply for a Social Security Number?

- F-1 students with a job offer letter and/or work permission
- Individuals with other types of immigration status allowing employment

Note: F-2 dependents are not eligible for Social Security Numbers.

An SSN is issued once per lifetime. If you have previously had a SSN, but do not have the card or do not remember the number, you can apply for a duplicate card if you meet the eligibility requirements above.

When to Apply for a Social Security Number

Applications made too early may be rejected or delayed beyond the usual processing time. Students must be physically present in the U.S. to apply for an SSN. The Social Security Administration (SSA) is required to verify your legal entry into the U.S. before issuing an SSN. You must wait at least 10 days after entering or re-entering the US to apply in order for your admission record to be verified.

F-1 Students

- *New students* must wait at least 10 days after being registered full-time and after the first day of classes (both must be true) AND must meet the requirements for "Registered students," below
- *Registered students* can apply no more than 30 days before:

- o   F-1 On-campus employment start date on the offer letter
- o   F-1 Curricular Practical Training (CPT) start date on their I-20
- **Students on post-completion training** can apply no earlier than:
  - o   F-1 students on Optional Practical Training (OPT) who have not applied for the SSN on their I-765 EAD application form: start date on their Employment Authorization Document (EAD)
    - ▪ *Please note that it is possible to apply for the SSN and the OPT EAD at the same time, on the I-765 EAD application form. See our OPT tutorial for more information.*

Working While Awaiting an SSN

You may work while the Social Security number application is being processed. There is no provision in the law that requires employers to have their employees' SSNs before hiring them. There is no provision that prohibits an employee from beginning work if he or she has not yet obtained an SSN. However, you must have employment authorization from your program sponsor or USCIS **before** you begin working.

Social Security Number Safety

Although an SSN is only meant to be used for tax and government purposes, it is often used by financial institutions, businesses, and others as a unique identification number. Because the SSN is a unique ID, it is often the target of "identity theft". Therefore you should be very careful about where and to whom you give your SSN.

- Never carry your Social Security card or number with you. Keep it at home in a secure place.
- Only give your SSN to someone who has a specific and legitimate need for it.
- Be very careful with any forms, applications or other materials that may have your SSN on them.
- Never give your SSN to someone who phones you. You should initiate the call or meet in person.
- Never reply to email or web sites that request an SSN.

10 Tips to Protect Personal Information(link is external)

Business Uses for Social Security Numbers

Most businesses do not need an SSN from you unless it is for credit purposes (loans, credit cards, cell phone companies, etc.) If a business requests an SSN solely for ID purposes, you can request that the business create an ID for you. You do not need an SSN to open bank accounts. If a bank clerk insists on an SSN, ask to speak to a manager.

How to Apply for a Social Security Number

Social Security Number (SSN) Application Steps for F-1 status:

1. Read When to Apply for an SSN before submitting your application.
2. Complete and print out Social Security Application Form SS-5(link is external).
3. Collect the additional required forms and documentation (see table below).
4. Submit the application and the required documents in person at the Social Security Administration's office(link is external). Request a verification receipt of your application.
5. Wait approximately two weeks for the Social Security card to arrive in the mail.
6. Present the Social Security card to employer for review.
7. Store the original Social Security card in a safe place. Do not carry it with you.

Social Security Administration

Click here for open hours(link is external)

Required Documents	F-1 Students	F-1 (OPT) Students	J-1 Students	J-1 (AT) Students	J-1 Scholars	J-2 Dependents
Social Security Application Form SS-5(link is external)	X	X	X	X	X	X
Passport	X	X	X	X	X	X
I-94 record or passport admission stamp	X	X	X	X	X	X
I-20 (If on OPT/CPT, present the OPT/CPT I-20)	X	X				
Employment Letter (see below)	X			X		
Employment Authorization Document (EAD)		X				X

Employment Letters or Authorization for Social Security Numbers

F-1 On-Campus Employment Letter

Ask your on-campus employer to write a letter using this Employer's Letter [doc] template. Bring this letter to the DSO at TBI for approval before going to the Social Security Administration office.

F-1 Curricular Practical Training (CPT)
Off-campus employment letters do NOT require Taylor Business Institute approval. Obtain an offer letter from your CPT employer (this letter does not need to follow the sample).

F-1 On-Campus Employment Letter

SAMPLE

[*Use Business Letterhead Stationery*]

[*Dated within last 30 days*]

To Whom It May Concern:

This letter is to certify that [*student's name*] is enrolled as a full-time student pursuing a [*degree level*] in [*major*] at Taylor Business Institute, Chicago.

[*Student's name*] will be working [*full-time / part-time*] at [*name of employer*]. [*His/her*] job will be to [*describe job*]. [*His/her*] employment start date is [*date*].

For additional information, please contact the student's supervisor, [*name of supervisor*] at [*telephone number*].

Stamp and Signature of
Taylor Business Institute Advisor/DSO

Sincerely,
[*Original Signature*]
[*Name of Author*]
[*Title*]