

Protecting Your SSN

(NAPSA)—One of your most valuable and personal assets is your Social Security number (SSN), and it's important to protect it. There are only three situations in which you are required to provide your SSN: when dealing with the government, potential employers or your credit history (to get credit or your score). Yet all kinds of businesses—gyms, schools, mobile phone and cable providers—ask for the number.

While a company can refuse to do business with anyone unwilling to share his or her SSN, in most cases exceptions can be made and policies can be changed—it just takes a few well-informed, persistent consumers to make this point.



You don't have to put your Social Security number on every application that asks for it. Instead, you can write "please call for SSN."

When filling out an application in any of the above instances, instead of writing your SSN, you may write "please call for SSN."

The nonprofit Privacy Rights Clearinghouse notes that "SSNs are required on transactions in which the IRS may be interested." Otherwise, it is wise to challenge requests for your SSN.

Even trustworthy organizations with which you must share your SSN, such as a mortgage lender, can have data breaches. Fortunately, a company called EZShield Identity Protection can detect and minimize breaches and provide identity restoration, if necessary.