



HOW TO GET A SOCIAL SECURITY CARD

YOUR COMPLETE GUIDE FOR 2025



Key Statistics

FREE Service

The Social Security Administration provides cards at no cost'



14 Days for Online Delivery

Days for replacement card delivery when applying online



10-14 Days for Mail Processing

Days for mail application processing time



3 Card Types

Original, replacement, and name change cards available

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Navigate through this comprehensive guide to find everything you need to successfully obtain your Social Security card in 2025.



Understanding Social Security Cards

What is a Social Security Card?

Your Social Security card is an official document issued by the Social Security Administration (SSA) that displays your legal name and nine-digit Social Security number. This number is essential for employment, opening bank accounts, applying for credit, and accessing government services.

Why You Might Need a New Card

The SSA provides Social Security cards for three main situations:

1. Original Card

- You've never had a Social Security card before
- You're a new U.S. citizen or eligible non-citizen
- You're starting your first job

2. Replacement Card

- Your card was lost, stolen, or damaged
- You need a backup copy for important transactions
- Your card has become worn and unreadable

3. Name Change Card

- You got married and changed your name
- You got divorced and resumed your maiden name
- You legally changed your name through court order

Eligibility and Application Methods

Online Applications (Replacement Cards Only)

Who Can Apply Online:

- U.S. citizens age 18 or older
- Have a driver's license or state ID from a participating state
- Not requesting name, date of birth, place of birth, or gender changes
- Have a U.S. mailing address (including APO/FPO/DPO)

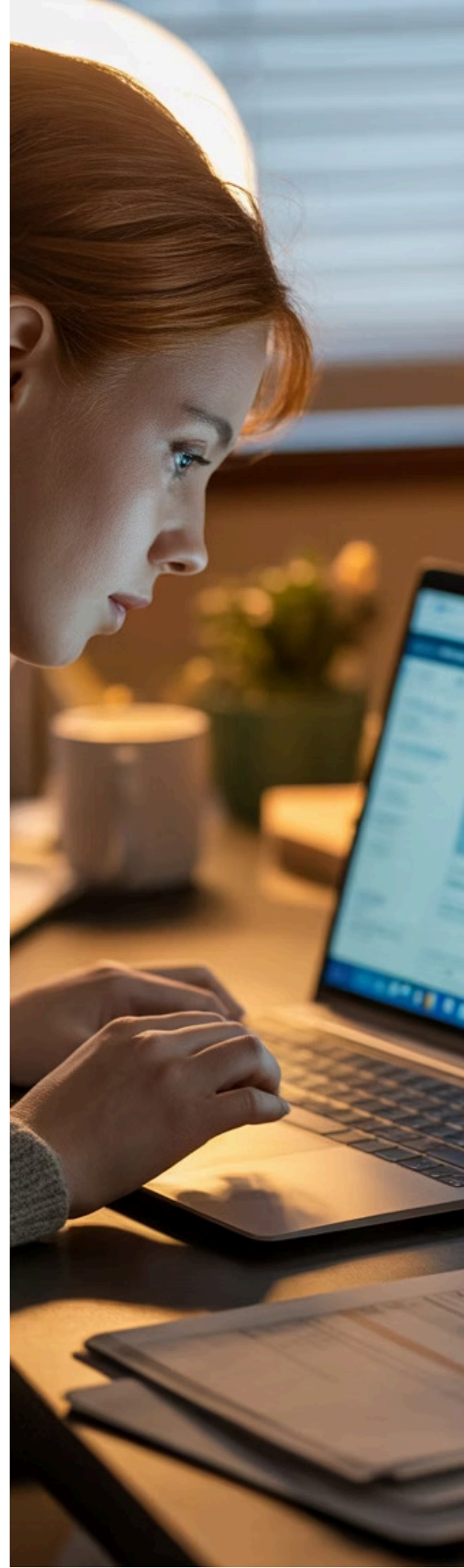
Check State Participation: Visit ssa.gov/ssnumber to verify your state participates in online replacement services. Currently, most states participate, but verification is essential.

Office or Mail Applications (Required For)

- Original Social Security cards
- Name change requests
- Non-citizens
- Residents of non-participating states
- Anyone under 18

Requirements for Online Applications

- Active "my Social Security" account
- Driver's license or state ID from participating state
- All previous tax returns filed with SSA
- Current information on file with SSA



Required Documents by Application Type

Proof of Identity Requirements



1. PRIMARY DOCUMENTS (Choose One):

- Valid U.S. driver's license
- State-issued ID card
- U.S. passport or passport card
- Certificate of Naturalization
- Certificate of Citizenship



2. SECONDARY DOCUMENTS (If Primary Not Available):

- U.S. military ID card
- Employee ID card with photograph
- School ID card with photograph
- Health insurance card (not Medicare)
- U.S. military dependent's ID card



3. FOR CHILDREN WITHOUT PHOTO ID:

- Certified copy of medical record (birth hospital record)
- Religious record established before age 5
- Final adoption decree
- School record or early periodic screening record

IMPORTANT: You may need to provide multiple secondary documents if a primary document is not available within 10 work days.



Proof of Citizenship or Immigration Status

U.S. CITIZENS:

- U.S. birth certificate (original or certified copy)
- U.S. passport
- Consular Report of Birth Abroad
- Certificate of Naturalization
- Certificate of Citizenship

NON-CITIZENS:

- Form I-551 (Permanent Resident Card)
- Form I-94 (Arrival/Departure Record)
- Form I-766 (Employment Authorization Document)
- Machine Readable Immigrant Visa (MRIV)
- Form I-327 (Permit to Reenter)

INTERNATIONAL STUDENTS/EXCHANGE VISITORS:

- Form I-20 (Certificate of Eligibility for Nonimmigrant Students)
- Form DS-2019 (Certificate of Eligibility for Exchange Visitor Status)
- Employment authorization letter from sponsoring agency
- Current, unexpired foreign passport with valid U.S. visa



Proof of Name Change

When applying for a new Social Security card due to a name change, you must provide one of the following documents that verifies your legal name change. Each document must be original or certified by the issuing agency.



Marriage Certificate

Official marriage certificate or record showing both your previous and new name.



Divorce Decree

Court-issued divorce decree that specifically mentions the name change.



Court Order

Legal court order specifically issued for name change purposes.



Certificate of Naturalization

Certificate showing your new legal name after naturalization.

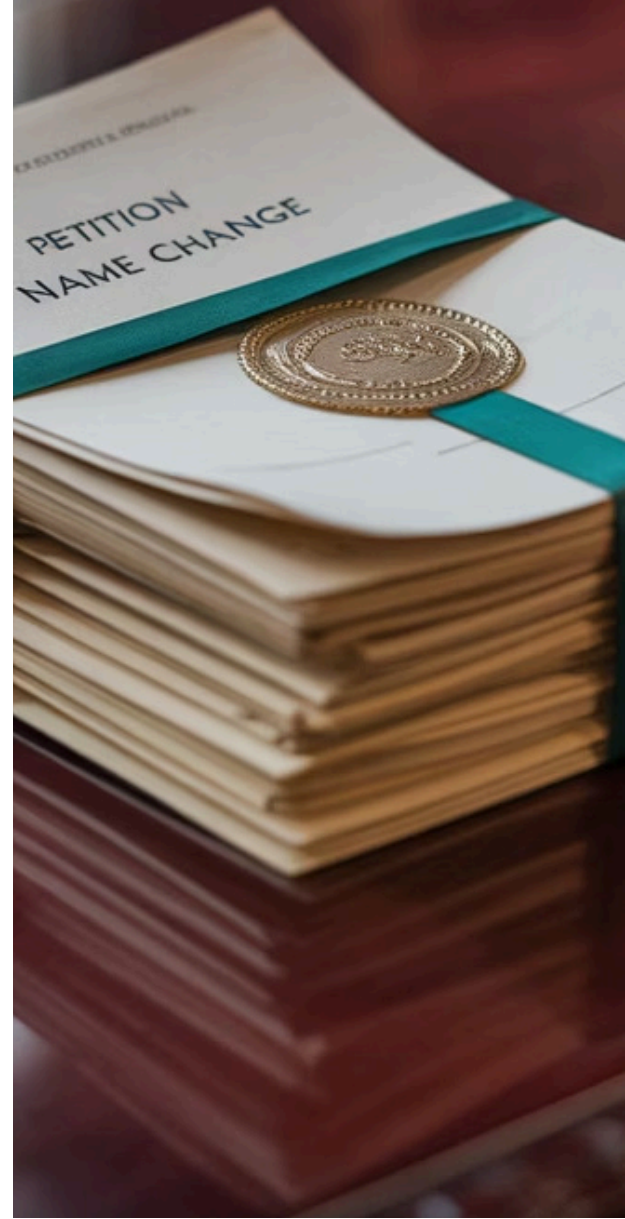


Adoption Decree

Legal adoption papers showing the name change for an adopted child.

IMPORTANT: You may need documents showing both your old name and new name. In some cases, expired identity documents in your previous name are acceptable for name change applications.

All documents must be original or certified copies. Photocopies or notarized copies are not acceptable for Social Security Administration purposes.



Document Acceptance Rules



Documents the SSA Will Accept

- Original documents
- Certified copies from the issuing agency



Documents the SSA Will Not Accept

- Photocopies of any kind
- Notarized copies
- Expired documents (with limited exceptions for name changes)
- Laminated documents (except for certain military IDs)



Document Preparation Tips

1. Verify authenticity - Ensure all documents are original or properly certified
2. Check expiration dates - Most documents must be current and unexpired
3. Confirm readability - Ensure all text and photos are clear
4. Gather extras - Have backup documents in case your first choice isn't accepted



Step-by-Step Application Process

Online Application Process



STEP 1: Verify Eligibility

- Check that your state participates at ssa.gov/ssnumber
- Confirm you meet all online application requirements
- Ensure you're requesting a replacement without changes



STEP 2: Create Account

- Visit ssa.gov and create a "my Social Security" account
- You'll need your Social Security number, driver's license/state ID, and email address
- Complete identity verification process (may take up to 24 hours)



STEP 3: Complete Application

- Log into your account
- Select "Request a Replacement Social Security Card"
- Verify your personal information
- Review and submit your application

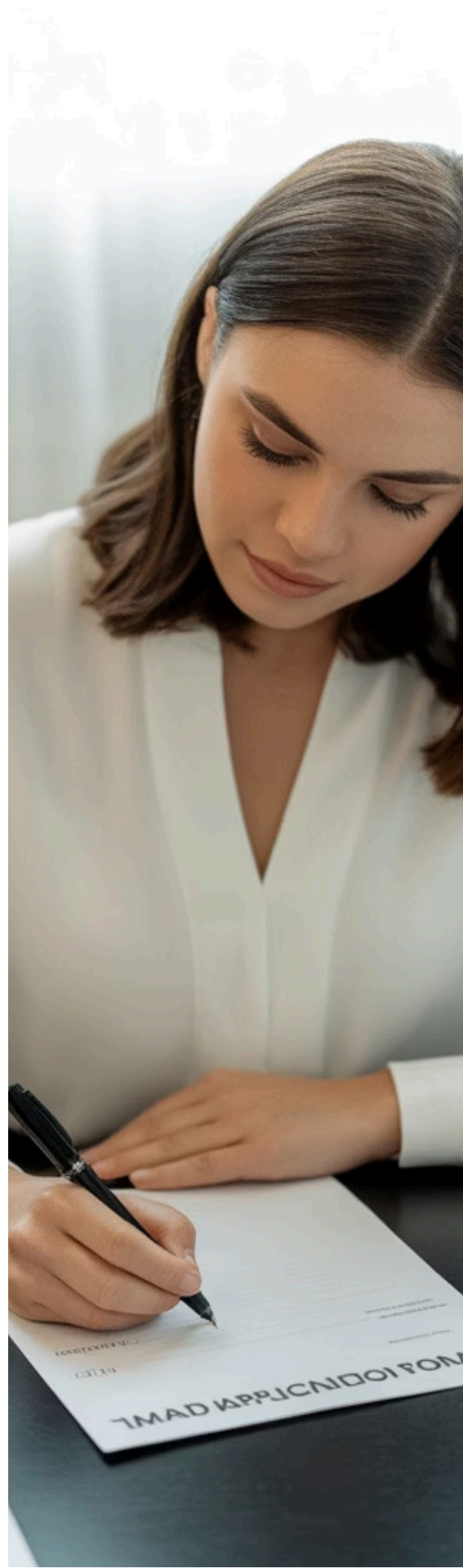
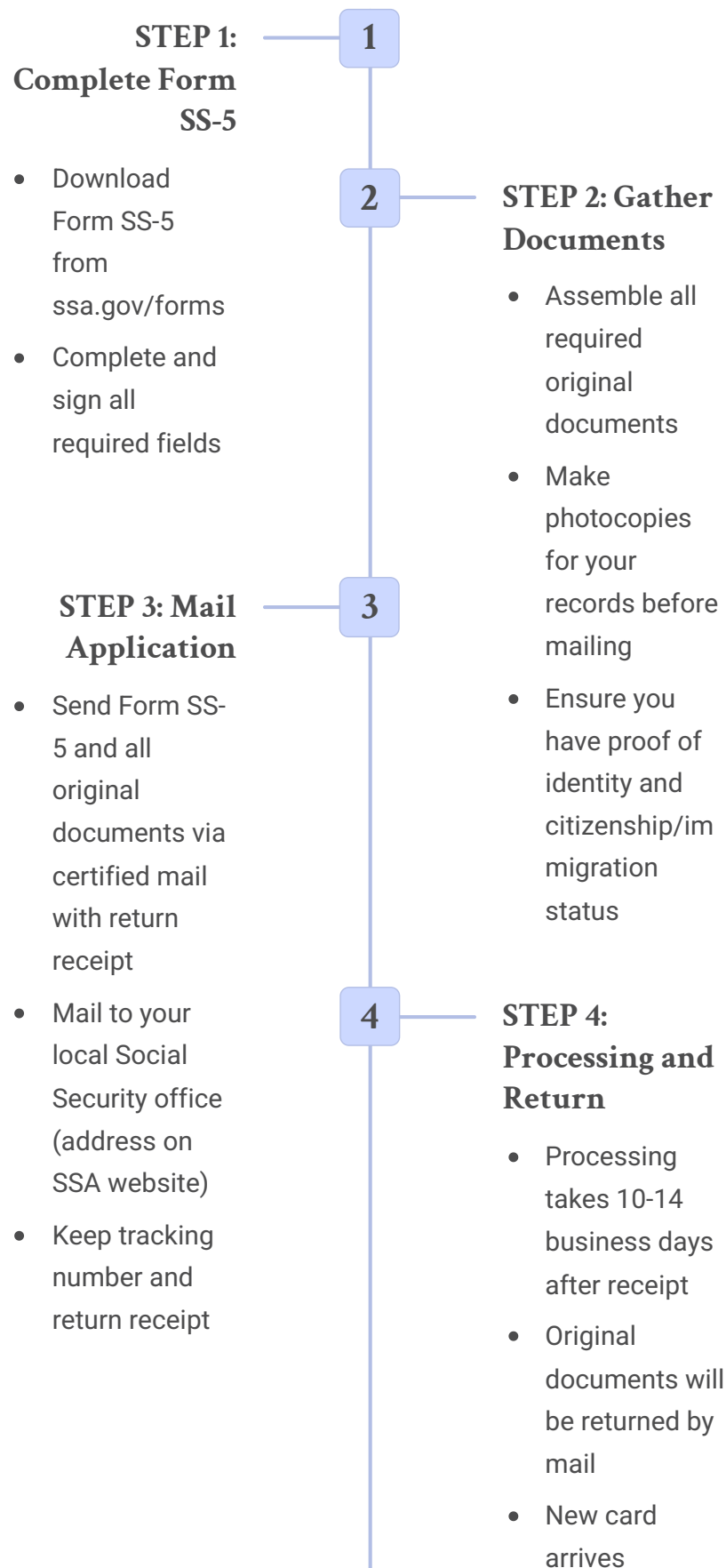


STEP 4: Confirmation and Delivery

- Save your confirmation number
- Your new card will be mailed within 14 days
- No signature required for delivery

Mail Application Process

Follow these four steps to apply for your Social Security card by mail:



In-Person Application Process

1

STEP 1: Locate Office

- Use the office locator at ssa.gov/locator
- Check office hours and special procedures
- Consider scheduling an appointment online to reduce wait time

2

STEP 2: Prepare for Visit

- Complete Form SS-5 but DO NOT sign it
- Bring all required original documents
- Allow 30-60 minutes for your visit

3

STEP 3: At the Office

- Arrive early if you don't have an appointment
- Present your documents to the representative
- Sign Form SS-5 in the presence of the SSA employee
- Receive a receipt with confirmation number

4

STEP 4: After Your Visit

- Your original documents will be returned immediately
- New card will be mailed within 14 days
- Use confirmation number to track application status if needed



Fees and Processing Times

Official Fees

SOCIAL SECURITY CARDS ARE ALWAYS FREE

The SSA provides Social Security cards at no charge. Anyone who asks you to pay for a Social Security card is running a scam.

Services That Are FREE:



Original Social Security cards



Replacement cards
(up to 3 per year, 10 per lifetime)



Name change cards



Correcting SSA records

Processing Times by Method

Application Method	Processing Time	Card Delivery
Online	Immediate approval	14 days
Mail	10-14 business days	14 days after approval
In-Person	Same day processing	14 days

Note: Processing times may be longer during peak periods or if additional verification is required.

Scam Prevention and Safety

Common Social Security Scams

PHONE SCAMS:

The Scam: Callers claim your Social Security number has been "suspended" due to suspicious activity

The Hook: They demand personal information, money, or gift cards to "reactivate" your number

The Reality: The SSA will never call to threaten you or demand immediate payment

ONLINE SCAMS:

The Scam: Fake websites that look official and charge fees for "expedited" service

The Hook: They promise faster service for a fee

The Reality: Only ssa.gov provides official Social Security services

IDENTITY THEFT TACTICS:

The Scam: Scammers use caller ID spoofing to make calls appear to come from SSA

The Hook: They already have some of your personal information to sound legitimate

The Reality: The SSA will not call to ask for personal information



How to Protect Yourself

RED FLAGS - HANG UP IF SOMEONE:

- Threatens to suspend your Social Security number
- Demands immediate payment via gift cards, wire transfer, or cash
- Asks for your Social Security number, bank account, or credit card information
- Claims there's a warrant for your arrest related to your Social Security number
- Pressures you to act immediately

PROTECTIVE ACTIONS:

- Never give personal information to unsolicited callers
- Only use official SSA websites (ssa.gov)
- Report suspicious calls to the SSA fraud hotline: 1-800-269-0271
- Keep your Social Security card in a secure location
- Only carry it when absolutely necessary



Reporting Fraud

If you suspect Social Security fraud or scams, it's important to report them immediately through official channels. The Social Security Administration provides multiple ways to report suspicious activity.

Call the SSA Fraud Hotline

1-800-269-0271

This dedicated hotline is available for reporting any suspicious activity related to Social Security benefits, numbers, or identity theft.

Hours: Monday-Friday, 10am-4pm Eastern Time

Submit an Online Report

oig.ssa.gov/report-fraud-waste-or-abuse

The SSA's Office of Inspector General provides a secure online form where you can submit detailed information about suspected fraud or scams.

Available 24/7 for your convenience

Mail a Written Report

Social Security Fraud Hotline
P.O. Box 17785
Baltimore, MD 21235

For situations where you prefer to provide documentation or a written statement about suspected fraud.

When reporting fraud, try to provide as much detail as possible, including names, dates, and descriptions of suspicious activity. Your report can be anonymous if you prefer. Remember that reporting fraud helps protect the Social Security system and prevents others from becoming victims.

Employment Verification (Form I-9)

Understanding Employment Verification

When you start a new job, your employer must verify your identity and eligibility to work in the United States using Form I-9. Your Social Security card can be part of this process.

Form I-9 Document Categories

1 LIST A DOCUMENTS (Establish Both Identity and Work Authorization):

- U.S. Passport or Passport Card
- Permanent Resident Card (Form I-551)
- Foreign passport with temporary I-551 stamp
- Employment Authorization Document (Form I-766)
- Foreign passport with Machine Readable Immigrant Visa

2 LIST B DOCUMENTS (Establish Identity Only):

- U.S. driver's license or state ID card
- School ID card with photograph
- U.S. military ID card
- Health insurance card (not Medicare)
- Tribal identification document

3 LIST C DOCUMENTS (Establish Work Authorization Only):

- Social Security card (unrestricted)
- Original or certified copy of birth certificate
- U.S. Citizen ID Card (Form I-197)
- Employment Authorization Document

How Your Social Security Card Fits In

IF YOU PROVIDE A LIST A DOCUMENT:

- No other documents needed
- Social Security card not required

IF YOU PROVIDE LIST B AND C DOCUMENTS:

- Social Security card (List C) + Driver's license (List B) = Complete verification
- Birth certificate (List C) + Driver's license (List B) = Alternative combination

WHILE WAITING FOR YOUR REPLACEMENT CARD:

- Driver's license + birth certificate works for most situations
- Passport alone satisfies all requirements
- Employer cannot specify which documents you must provide

Special Situations

Currently Not Collectible Status

If you owe back taxes and cannot afford an IRS payment plan, you might qualify for "Currently Not Collectible" status, which can affect your ability to receive certain government services. Contact the SSA directly if you have concerns about this status affecting your Social Security card application.

Children Under 18

REQUIREMENTS:

- Both parents must appear in person (if both listed on birth certificate)
- Single parent must provide evidence of sole custody or other parent's death
- Child must be present if age 12 or older

DOCUMENTS NEEDED:

- Child's birth certificate
- Proof of both parents' identities
- Form SS-5 completed for the child

SPECIAL CIRCUMSTANCES:

- Adoptive parents need final adoption decree
- Guardians need court appointment papers
- Divorced parents need custody documentation



Non-Citizens

ELIGIBLE NON-CITIZENS

- Lawful permanent residents
- Temporary workers with valid work authorization
- International students with work authorization
- Asylum seekers and refugees



ADDITIONAL REQUIREMENTS

- Current immigration documents from DHS
- Valid foreign passport (for temporary workers/students)
- Work authorization documentation



RESTRICTIONS

- Some cards may be marked "Valid for work only with DHS authorization"
- Cards may have restrictions based on immigration status



Name Changes

TIMING CONSIDERATIONS:

- Apply for name change with SSA before updating other documents
- Banks and employers will need consistent name on all documents
- Update passport after Social Security records are changed

REQUIRED DOCUMENTS:

- Legal proof of name change
- Current identity documents in old name (may be expired for this purpose)
- New identity documents in new name (if available)



Step 1: SSA Name Change

Update your
Social
Security card
first

Step 3: Passport

Update your
passport with
new
identification

1

2

3

4

Step 2: Driver's License

Update your
state ID with
new Social
Security card

Step 4: Other Documents

Update bank
accounts,
credit cards,
etc.

Common Mistakes and How to Avoid Them

Application Mistakes



MISTAKE 1: Using Unofficial Websites

Problem: Many fake websites charge fees for free SSA services

Solution: Only use ssa.gov for official information and applications



MISTAKE 2: Inconsistent Name Spelling

Problem: Different spelling on various documents causes delays

Solution: Ensure all documents show exactly the same name spelling



MISTAKE 3: Submitting Photocopies

Problem: SSA requires original documents or certified copies

Solution: Only submit original documents or certified copies from issuing agencies



MISTAKE 4: Not Using Certified Mail

Problem: Documents can be lost in regular mail

Solution: Always use certified mail with return receipt for mailed applications



MISTAKE 5: Waiting Too Long

Problem: Delays can affect employment start dates

Solution: Apply as soon as you know you need a new card

Document Mistakes

1 MISTAKE 6: Bringing Expired Documents

Problem: Most expired documents are not acceptable

Solution: Check expiration dates before visiting SSA office

2 MISTAKE 7: Assuming Any Secondary Document Works

Problem: Not all secondary documents are equal

Solution: Check SSA's specific acceptable document list

3 MISTAKE 8: Not Having Backup Documents

Problem: Your first choice might not be accepted

Solution: Bring multiple acceptable documents when possible

Process Mistakes

1 MISTAKE 9: Not Scheduling Appointments

Problem: Long wait times at SSA offices

Solution: Schedule appointments online when possible

2 MISTAKE 10: Applying in Wrong State

Problem: Moving states can complicate online applications

Solution: Update your address with SSA before applying online



Official Resources and Contact Information

The Social Security Administration provides multiple channels to access services and information. Below are the official resources you should use for all your Social Security card needs.



Social Security Administration Main Website

Visit **ssa.gov** for:

- Complete information on all SSA services
- Online application portal
- Office locator and appointment scheduling
- Forms and publications downloads



Phone Support

Contact representatives directly:

- General Information: 1-800-772-1213
- TTY Service: 1-800-325-0778
- Hours: Monday-Friday, 8:00 AM to 7:00 PM local time
- Fraud Reporting: 1-800-269-0271



Online Services

Create and access your personal account at **ssa.gov/myaccount** to:

- Check your application status
- Request a replacement card (in eligible states)
- Verify your earnings history
- Get personalized benefit estimates
- Print benefit verification letters



In-Person Office Visits

For services requiring in-person verification:

- Use the office locator at ssa.gov/locator
- Schedule appointments in advance when possible
- Bring all required documents (originals or certified copies)
- Check current hours as they may vary by location

Online Services and State-Specific Information

Online Services

- Create account for online applications
- Check application status
- View earnings record

State-Specific Information

Participating States Check: ssa.gov/ssnumber

- Verify if your state allows online replacement applications
- Updated list of participating states
- State-specific requirements

Additional Help

Low-Income Assistance:

- Contact your local Area Agency on Aging
- Community Action Programs may provide transportation to SSA offices
- Legal Aid organizations can help with complex situations

Language Assistance:

- SSA provides interpreters for over 200 languages
- Request interpreter when scheduling appointment
- Translated forms available on ssa.gov

Disability Accommodations:

- SSA offices are fully accessible
- Sign language interpreters available
- Alternative format documents provided upon request

Final Checklist

Before You Apply

1 Preparation Checklist

- ☐ Determine which type of card you need (original, replacement, name change)
- ☐ Verify your state participates in online services (if applying for replacement)
- ☐ Gather all required original documents
- ☐ Make copies of documents for your records
- ☐ Create "my Social Security" account (for online applications)

2 During Your Application

- ☐ Double-check all information for accuracy
- ☐ Save confirmation numbers
- ☐ Keep receipts and tracking information
- ☐ Take photos of documents before mailing (if applying by mail)

3 After You Apply

- ☐ Track your application status
- ☐ Watch for your new card (delivered within 14 days)
- ☐ Report any problems immediately
- ☐ Keep your new card in a safe place

After You Apply and Frequently Asked Questions

After You Apply

- ☐ Update your records with employers, banks, etc. (if name changed)

Frequently Asked Questions

Q: How many replacement cards can I get?

A: You can get up to 3 replacement cards per year and 10 in your lifetime. Name changes and corrections don't count toward this limit.

Q: What if I never received my card?

A: Wait 14 days from the date your application was approved, then contact SSA. They can investigate and issue a new card if necessary.

Q: Can I get a temporary card?

A: No, SSA does not issue temporary cards. However, employers can accept a receipt showing you've applied for a replacement as temporary verification.

Q: What if my employer requires a Social Security card specifically?

A: Employers cannot require specific documents. They must accept any valid combination from the I-9 list. If they insist on a Social Security card specifically, contact the Department of Justice's Office of Special Counsel.

Q: Does my card expire?

A: No, Social Security cards do not expire. However, the name on your card must match your current legal name.

Document Checklist by Application Type

Use these checklists to ensure you have all required documents before submitting your Social Security card application. Having the correct documents ready will help avoid delays in processing.

ORIGINAL CARD CHECKLIST

Required Documents:

- ☐ Proof of identity (primary document preferred)
- ☐ Proof of U.S. citizenship or eligible immigration status
- ☐ Form SS-5 (completed but not signed)

Application Method:

- ☐ In-person at SSA office OR
- ☐ Mail to local SSA office with certified mail

REPLACEMENT CARD CHECKLIST

Required Documents:

- ☐ Proof of identity (unexpired government ID)
- ☐ Proof of U.S. citizenship (for citizens only)
- ☐ Form SS-5 (completed but not signed)

Application Method:

- ☐ Online through my Social Security account (if eligible)
- ☐ In-person at SSA office
- ☐ Mail to local SSA office

Remember to bring original documents or certified copies. Photocopies, notarized copies, or expired documents will not be accepted by the Social Security Administration.



Mail/In-Person and Name Change Card Checklist

Use these checklists to ensure you have all required documents before submitting your Social Security card application. Having the correct documents ready will help avoid delays in processing.

MAIL/IN-PERSON CHECKLIST

Required Documents:

- ☐ Proof of identity
- ☐ Form SS-5 (completed but not signed for in-person)
- ☐ Certified mail with tracking (for mail applications)

Application Method:

- ☐ In-person at SSA office OR
- ☐ Mail to local SSA office with certified mail

NAME CHANGE CARD CHECKLIST

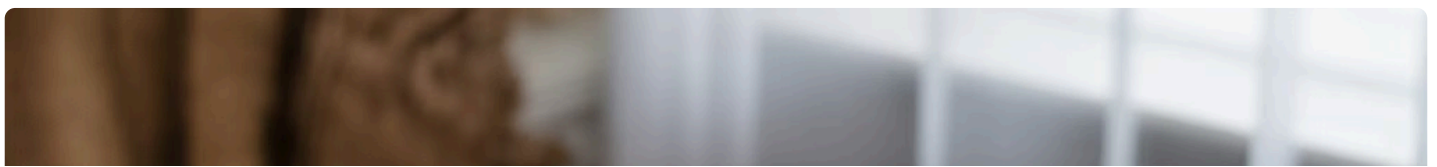
Required Documents:

- ☐ Proof of identity (may include documents in old name)
- ☐ Legal proof of name change (marriage certificate, divorce decree, court order)
- ☐ Form SS-5 (completed but not signed)

Application Method:

- ☐ In-person at SSA office OR
- ☐ Mail to local SSA office with certified mail

Remember to bring original documents or certified copies. Photocopies, notarized copies, or expired documents will not be accepted by the Social Security Administration.



An American flag with 50 stars waves in the upper left corner. Below it, the top of a classical building with columns and the inscription "SOCIAL SECURITY ADMINISTRATION" is visible.

Disclaimer and Contact Information

This guide is provided for informational purposes only. Always verify current requirements and procedures at ssa.gov or by contacting the Social Security Administration directly. Government policies and procedures may change without notice.



Website

For the most current information, visit ssa.gov



Phone

Call 1-800-772-1213 for assistance

GovClarity - Making government procedures easier, every step of the way.