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# Protecting Your Identity and Social Security Number



# **Protecting Your Identity and Social Security Number**

One of the fastest growing crimes in America is identity theft. Many people have been victims of this criminal act and as reported, the common cause is the use of stolen social security number.

When a dishonest person has your social security number, the thief can use it to obtain other personal information about you. Most of the time, these identity thieves use your number as well as your good credit to apply for more credit in your name. What happens next is that they will use the credit cards and do not pay the bills. You will only find out that someone is using your social security number until you are turned down for credit, or when you start to get calls from unknown creditors demanding payment for items you never bought.

Given this fact, protecting your social security number is no doubt a matter worthy of consideration. But, before taking a look at some ways to protect your SSN, let us first consider the basic facts about the social security number.

## **What is Social Security?**

The term “social security” generally describes a program that uses public funds to provide a degree of economic security for the public. The SSN, as often called, has one original and essential purpose – to keep track of the money you deposited into the social security program so that you can get the benefits you’re entitled to.

The government needs lifelong and unique identity numbers in order to keep track of the people’s payments throughout an entire working life. And, no matter how often we change occupations, move locations, or even change our names, our social security number is always there and is very important.

## **Structure of Social Security Numbers**

On its most basic, the social security number consists of nine digits. These digits are commonly written as three fields separated by hyphens: AAA-GG-SSSS. The first three-digit field, which I marked as “AAA” is called the “area number”. The two-digit field at the center is the “group number”, and the final four-digit field marked “S” is the “serial number”.

### ***Area Numbers***

The area numbers are basically assigned to geographical locations. Just like the zip codes, the area numbers increase from east to west across the continental US. Although the series 700-729, for example, was assigned to railroad workers regardless of location, most of SSNs were assigned according to state or territorial boundaries.

According to some resources, the area numbers assigned before the 1972 transition are an indication of the SSA office which originally issued social security numbers. Since that year, the area number in SSNs corresponds to the residence address given by the applicant on the application for the number.

In some regions, it is said that the original range of area number assignments was eventually exhausted as the population grew. Then, as needed, the original area number assignments have been amplified. The original assignments are indicated with numbers less than 585, except for that railroad worker series mentioned above. The area numbers of "000" have never been issued.

### ***Group Numbers***

Unlike the first three digits, the group number is not related to geography. It is rather related to the order in which the social security numbers are issued for a particular area. As noted, only half of the group numbers were used prior to 1965. During that time, the odd numbers were used below 10 and even numbers were used above 9. However, this system was changed in 1965, so the assignments continued with the low even numbers as well as the high odd numbers.

Here is the exact order of group numbers assigned for each area number:

1. Odd numbers, 01 to 09
2. Even numbers, 10 to 98
3. Even numbers, 02 to 08
4. Odd numbers, 11 to 99

As with the area numbers, group codes of "00" are not assigned.

It is further worth noting that in every region, all possible area numbers are assigned with every group number before using the next group number. The implied meaning of this system is that the group numbers can be used to find a chronological ordering of social security numbers within a particular region. When new group numbers are assigned to a state, the old numbers are usually used up first.

The SSA publishes a list of the highest group assigned for each SSN area every month. So, if the highest group assigned for area 999 is 72, then it is clear that the number 999-04-1234 is an invalid number for the reason that even groups under 9 have not yet been assigned.

## ***Serial Numbers***

The serial numbers generally comes in chronological order within each area. The group number as the applications are processed, and the serial number "0000" is never been used.

Prior to 1965, when the number assignment was moved to the central office from the field offices, the serial numbers may have been assigned in a strange order. I've read some claims stating that the 2000 to 7000 series numbers were assigned out of order. Well, these days, that no longer seems to be the case. The serial numbers as of the present are assigned in strictly increasing order with every area and group combination.

Well, the process of assigning numbers has actually been changed at least twice. It was reported that until 1965, only half the group numbers were used. Then, prior to 1972, the numbers were assigned by field offices, and since that year, the numbers have all been assigned by the central office. Further adjustments on the process of assigning numbers occur in the following years, but it was in the 1972 transition that the order of which the numbers were assigned was altered. There may have been other changes, but it seemed difficult to obtain information on how things used to be done.

## **Index of Valid Social Security Numbers**

I have here below the social security index of valid numbers. Note that the first three numbers, as mentioned above, indicates the state in which that number was assigned. And typically, most people obtain their social security card from the state they reside in. You can use this guide to help you determine the legitimacy of the number in case you consider a sort of background checking.

001-003	New Hampshire	004-007	Maine
008-009	Vermont	010-034	Massachusetts
035-039	Rhode Island	040-049	Connecticut
050-134	New York	135-158	New Jersey
159-211	Pennsylvania	212-220	Maryland
221-222	Delaware	223-231	Virginia
232-236	West Virginia	237-246	North
Carolina			
247-251	South Carolina	252-260	Georgia
261-267	Florida	268-302	Ohio
303-317	Indiana	318-361	Illinois
362-386	Michigan	387-399	Wisconsin
400-407	Kentucky	408-415	Tennessee
416-424	Alabama	425-428	Mississippi

429-432	Arkansas	433-439	Louisiana
440-448	Oklahoma	449-467	Texas
468-477	Minnesota	478-485	Iowa
486-500	Missouri	501-502	North Dakota
503-504	South Dakota	505-508	Nebraska
509-515	Kansas	516-517	Montana
518-519	Idaho	520	Wyoming
521-524	Colorado	525	New Mexico
526-527	Arizona	528-529	Utah
530	Nevada	531-539	Washington
540-544	Oregon	545-573	California
574	Alaska	575-576	Hawaii
577-579	District of Colombia	580	Virgin
Islands			
581-585	Puerto Rico, New Mexico, American Samoa, Guam, Philippine		
Islands			
586	Guam, American Samoa, Philippines, Mariana Islands		
588	Mississippi	589-595	Florida
596-599	Puerto Rico	600-601	Arizona
602-626	California	627-645	Texas
646-647	Utah	648-649	New Mexico
700-729	Railroad		

## **The Invalid Social Security Numbers**

So you've seen the valid social security numbers. I guess, it is now time for you to know the SSNs that are invalid. Thanks to some resources out there on the web that finding the invalid SSNs is now pretty easy. Note the following:

- Numbers that are ending in four zeros is invalid
- Three or more leading zeros
- Leading numbers of 6 or 8
- Leading numbers of 73-79
- Leading number of 9 is suspect as very few were ever issued

I guess enough information about the basics of social security number has been presented. Let us now proceed to knowing how secure the social security number is.

## **Social Security Number: How Secure Is It?**

When the social security numbers were first issued in the year 1936, it was assured to the public by the federal government that the SSNs would be limited to the Social Security programs. However, these days, the SSN is primarily

considered as the most frequently used recordkeeping number in the United States. These numbers are utilized for several purposes, be it for employee files, health insurance accounts, medical records, university ID cards, credit and banking accounts, and a lot more purposes. In fact, the social security number is now required even for dependents over one year of age if the parents claim the child for tax purposes.

Given such fact, it's no wonder then that these days the social security number is accessible to so many people. It is now relatively easy for someone to fraudulently use your SSN to assume your identity and so gain access to your accounts and other personal information. With that, the crime of identity theft is increasing at epidemic proportions.

However, you can still do some actions to protect your social security number. Just note in the first place that your SSN is highly confidential. The SSA doesn't provide your number to anyone, except when authorized by law. So, you yourself should know this, and be careful about sharing your number with anyone who asks for it, even when you are provided with a benefit or service.

### **How to Protect Your Social Security Number?**

Here are some strategies to protect your social security number:

- Assume an active policy of not sharing your SSN unless you are convinced that it is needed or is to your own benefit. If the person asking for it states that it is highly needed, simply ask him or her why it is needed. Look for some proofs to support his explanation.
- Never print your social security number on your address labels, checks, business cards, or other identifying information. Also, do not carry your SSN card in your wallet, or other cards containing the numbers. We can't escape the fact that your wallet could be lost or stolen.
- Attempt to resist merchant's requests to write your social security number onto your checks. Let him or her know how you could become a victim of fraud if someone were to use your SSN and account number to gain access to your bank or credit accounts, or perhaps to open a new account in your name.
- The Social Security Administration (SSA) usually mails your Social Security Personal Earnings and Benefit Estimate Statement. So, pay attention to this document. Be certain that the information indicated in the file is correct. You can even contact the SSA to verify how to get this free report. And, in case incorrect information is recorded, contact the SSA immediately. Someone may be fraudulently using your SSN for employment purposes.

- Ask for a copy of your credit report each year. If for instance, you are a victim of identity theft, the credit report will contain evidence of credit or banking fraud committed using your SSN and name. The report will also show other SSNs associated with your name.
- If a private business requests your social security number, just leave the space for the SSN on the form blank or write “refused” or N/A in that space. Then, speak to someone in authority or write to the business and explain why you do not want your SSN used to identify you. However, if you do not receive satisfaction from the first person you contact, approach a person in the organization with more authority. You can also ask why your social security number is requested, and if the company insists on having your SSN, tell it that you will take your business elsewhere. Follow through on your promise if the company persists. Note that you have right to privacy and show that right.
- In the event that your employer releases or displays your social security number, you have the right to explain why you object. Most employers do not treat SSNs as confidential information. But, they may be willing to change their policy when they understand the twin dangers of invasion of privacy and fraud.
- If your bank or other financial service provider uses your SSN as a personal identification number (PIN) or as an identifier for banking by phone or internet, write a letter of complaint. Just demand to have a different PIN or identification number assigned.
- If the Department of Motor Vehicles in your state uses the SSN as the driver’s license number, ask for an alternate number. Note that today, the federal law requires state Motor Vehicles departments to use a number other than the SSN for the driver’s license number.

### **Fixing Your Credit Record**

Now, if you think someone is using your number and creating credit problems for you, the social security cannot actually fix your credit record. You yourself should know the ways to fix it. So, how? Simply follow these suggestions:

- Call the creditors who approved the credit. Write a follow up letter.
- File a police report.
- Contact the fraud department of the major credit bureaus. Then ask to have a flag placed on your record, requiring the creditors to contact you

before approving additional credit using your name and number. Also ask how long your account will be flagged and how you can extend the flag, if necessary. Finally, ask to have a statement added to your credit report.

- Ask for a copy of your credit report from each major credit bureau and cross check to see if it contains any entries you do not know about. However, if you are denied credit, there is still chance for you to obtain a free copy of your report. You may be entitled for it.

### **Getting a New Social Security Number**

So you've done all the fixing but find out that someone is still using your number. Well, contact the SSA for they may assign you a new number. However, there is no guarantee that a new problem will solve your problem. Also, note that you cannot obtain a new SSN if you filed for bankruptcy, intend to escape the law or your legal responsibility, or if your social security card is lost or stolen but there is no evident that someone is using your number.

As discussed, the social security number is the most important piece of information that people possess. So, if you wish to keep it private and secure, then try to exert effort to protect it. Do some actions and be careful. And, if you are thinking for a background check to one of your job applicants, tenants, or just someone you wish to know about, also consider the social security number provided for that person might be using a stolen SSN. Just confirm the social security number by checking and cross checking as many ways as possible.

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