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Social Security Numbers and Individual Taxpayer Identification Numbers

What is a Social Security Number?

A Social Security Number or “SSN” is a unique, nine digit identification number assigned upon request to an individual by the U.S. government. Unlike the national identification numbers assigned to all individuals residing in some countries, the Social Security Number is not a national *I.D.* number. The Social Security Number allows the Social Security Administration to track contributions to the “Social Security System,” the pension system of the U.S. government. Please note that possession of a Social Security Number does not indicate that an individual is a U.S. citizen or permanent resident, nor does it convey authorization to work in the U.S.

What is an Individual Taxpayer Identification Number?

An Individual Taxpayer Identification Number is a unique identification number assigned by the United States Internal Revenue Service (IRS). The Individual Taxpayer Identification Number or “ITIN” is used to track tax payments by persons who are not eligible for a Social Security Number.

Do I need a Social Security Number or an Individual Taxpayer Identification Number?

As an international student, you are not required to have an SSN or an ITIN. Contrary to what you may have heard from friends, you do NOT need a Social Security Number to do any of the following:

- ***Open a Bank Account:*** F-1, F-2, J-1 and J-2 Visa holders are not required to provide an SSN to banks or other financial institutions. Instead, you may request that the bank provide you with “IRS Form W-3, Certificate of Foreign Status.” Once this form has been completed and filed, the bank will open an account in your name without a Social Security Number. You may use an ITIN to open a bank account if you have one.
- ***Apply for a Massachusetts Driver’s License or State I.D.:*** When applying for a Massachusetts Driver’s License or I.D., you may request a Registry of Motor Vehicles (RMV) identification number. This number will appear on your license and be used to identify you in the RMV database instead of a Social Security Number. In some cases, you may need a social security denial letter for the RMV. See an advisor for more information about this process.
- ***File United States Income Tax Returns:*** The ITIN may be used in place of a Social Security Number when conducting business with the U.S. Internal Revenue Service, the Massachusetts Department of Revenue, and other financial institutions.

While it can be easier to complete the above processes with a Social Security Number, the government will not issue a Social Security Number to an applicant for the purposes of a bank account, driver’s license or other business matter such as obtaining a cellular phone or a credit card. There are cell phone plans that do not require a Social Security Number, such as University Mobile.

How do I obtain a Social Security Number?

Generally, Social Security Numbers are available to international students who are currently employed or have been offered a job. This regulation has changed recently and the Social Security Administration will not allow any F-1 or J-1 students to obtain a Social Security number without a letter from the current or future employer.

To apply for a Social Security Number, visit the Social Security Administration office located in the Thomas P. O'Neill Federal Building, 10 Causeway St, Boston, MA (next to the Banknorth Garden). The Social Security Administration office is within easy walking distance of Suffolk University, and may also be reached by taking the MBTA "Green Line" to the North Station stop.

The Boston office of the Social Security Administration is open Monday through Friday from 9:00 a.m. to 4:00 p.m. The Social Security Administration General Information Line may be reached by dialing 1-800-772-1213 from 7:00 a.m. to 7:00 p.m.

When applying for a Social Security Number, bring the following documents to the Social Security Administration:

- A Social Security application letter from the CIE
- An employment letter from the Office of Student Employment/CPT authorization/OPT card
- Your current Suffolk University I-20 or DS20-19
- Your passport and I-94 card
- A letter, available from the Registrar, verifying that you are enrolled in full-time study.

At the Social Security Administration, you will be asked to show your documents and complete a brief application. Your immigration status will also be verified by the SAVE data base system. **For this verification, you must wait at least 10 days after entering the U.S. before applying for the number and complete your SEVIS registration with the CIE.** Please note that you cannot apply for the SSN until you have a U.S. address, since this address is necessary for both SEVIS registration and for mail receipt of the Social Security Card that verifies your SSN. In addition, you cannot apply for the SSN more than 30 days before the start date on a CPT authorization or before the start date on an EAD.

If your immigration data is validated by the SAVE data base, your Social Security card will be mailed to you within two to three weeks. Remember to keep your card in a safe place, and do not loan your SSN to anyone else.

The Social Security Card you receive will bear a notation, which states, "Not Valid for Employment Without Authorization". This does not mean that you will not be able to accept employment. Rather, this phrase means that to start international student employment, you must present your employer with a valid authorization document from the CIE. For example, you would need an on-campus work authorization letter or a Curricular Practical Training or Optional Practical Training authorization from the CIE **in addition to** your Social Security Card and passport. If you do not present the appropriate employment authorization from the university, your employer will not be able to pay you, and you will jeopardize your immigration status. If you have a valid employment authorization, you will not be able to begin work until you obtain your social security number, so please plan accordingly.

How do I obtain an Individual Taxpayer Identification Number?

If you are not eligible for the SSN and you need to make tax payments to the government, you should apply in person at the local Internal Revenue Service office, which is located in JFK Federal Building, Government Center, Room 775 – 7th floor. The office is open from 8:30 a.m. – 4:00 p.m. M-F.