Beware of scam involving Social Security

Legitimate agency will never ask for your number

The Federal Trade Commission (FTC) is getting reports about people pretending to be from the Social Security Administration (SSA) who are trying to get your Social Security number and even your money. In one version of the scam, the caller says your Social Security number has been linked to a crime (often, he says it happened in Texas) involving drugs or sending money out of the country illegally. He then says your Social Security Number is blocked – but he might ask you for a fee to reactivate it, or to get a new number. And he will ask you to confirm your Social Security number.

In other variations, the caller says that somebody used your Social Security number to apply for credit cards, and you could lose your benefits. Or he might warn you that your bank account is about to be seized, that you need to withdraw your money, and that he’ll tell you how to keep it safe.

But all of these are scams. Here’s what you need to know:

- The SSA will never (ever) call and ask for your Social Security number. It won’t ask you to pay anything. And it won’t call to threaten your benefits.

- Your caller ID might show the SSA’s real phone number (1-800-772-1213), but that’s not the real SSA calling. Computers make it easy to show any number on caller ID. You can’t trust what you see there.

- Never give your Social Security number to anyone who contacts you. Don’t confirm the last 4 digits. And don’t give a bank account or credit card number – ever – to anybody who contacts you asking for it.

- Remember that anyone who tells you to wire money, pay with a gift card, or send cash is a scammer. Always. No matter who they say they are.

If you’re worried about a call from someone who claims to be from the Social Security Administration, get off the phone. Then call the real SSA at 1-800-772-1213 (TTY 1-800-325-0778). If you’ve spotted a scam, then tell the FTC at ftc.gov/complaint.

Here is a link to the FTC’s latest blog post on the subject: https://www.consumer.ftc.gov/blog/2018/12/fake-calls-about-your-ssn?