GovClarity

GOVERNMENT PROCEDURES SIMPLIFIED

LOCK DOWN YOUR SOCIAL SECURITY NUMBER

2027 Edition

Free locks you can set this week



WHAT'S INSIDE:

- Your my Social Security account, set up first
- The two optional Social Security blocks
- E-Verify Self Lock: what it does and does not do
- Your IRS Identity Protection PIN
- If your number is already being used
- The mistakes that cost people the most

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Lock Down Your Social Security Number (2027)

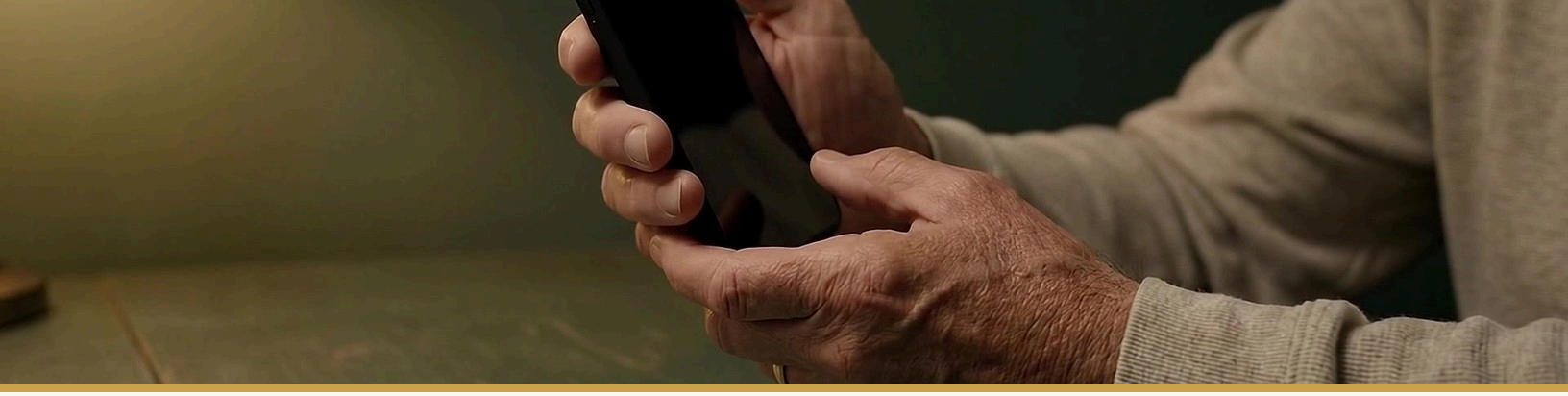
The free locks a credit freeze does not cover: Social Security, work, and taxes. Plus the recovery steps, in order, if your number is already being used.

A credit freeze stops new credit in your name. It does not stop someone from using your Social Security number at Social Security, at a new job, or at the IRS. Each of those has its own lock. All of them are free. There is no single switch that locks a Social Security number everywhere. Each lock below covers one system. Together they close the doors a credit freeze leaves open.

The Four Locks at a Glance

Lock	What it stops	Where	Cost
Your my Social Security account	Gets your online account set up before anyone else can use your number to try	ssa.gov/myaccount	Free
eServices block or Direct Deposit Fraud Prevention block (optional)	Online access and changes to your Social Security record, including by you	Call 1-800-772-1213	Free
E-Verify Self Lock	Someone using your number to pass E-Verify at a new job	e-verify.gov/mye-verify	Free
IRS Identity Protection PIN	A tax return filed under your number without the PIN	irs.gov/ippin	Free

Number exposed, but not used yet? You do not need an FTC Identity Theft Report just because your number was in a breach or lost. Set these locks, then check, freeze and monitor your credit. See identitytheft.gov/Info-Lost-or-Stolen.



Lock 1: Your my Social Security Account

Why: creating your own account helps keep someone else from setting one up in your name and changing where benefits are paid. It also shows your earnings record, which is how you spot someone working under your number.

What you need

- Age 18 or older
- A valid email address
- A sign-in through **Login.gov** (email, government-issued photo ID, phone number) or **ID.me** (email, government-issued photo ID, a device with a camera)
- About 5 to 20 minutes if you are new to Login.gov or ID.me

Steps

1. Go to **ssa.gov/myaccount**.
2. Choose Login.gov (SSA's suggestion for most people in the U.S.) or ID.me, and verify your identity.
3. Sign in and open your earnings record. Check every year against what you actually earned.

Good to know

- Since June 7, 2025, the old Social Security username and password no longer work. Every account signs in through Login.gov or ID.me.
- Can't verify online? Contact your local Social Security office. An appointment is required.
- Protect the sign-in itself: use a strong, unique password and multi-factor authentication on Login.gov or ID.me and on the email account behind it.



Optional: The Two Social Security Blocks

Both blocks lock **you** out too. Use them only if you are comfortable doing these tasks by phone or in person.

eServices block (block electronic access)

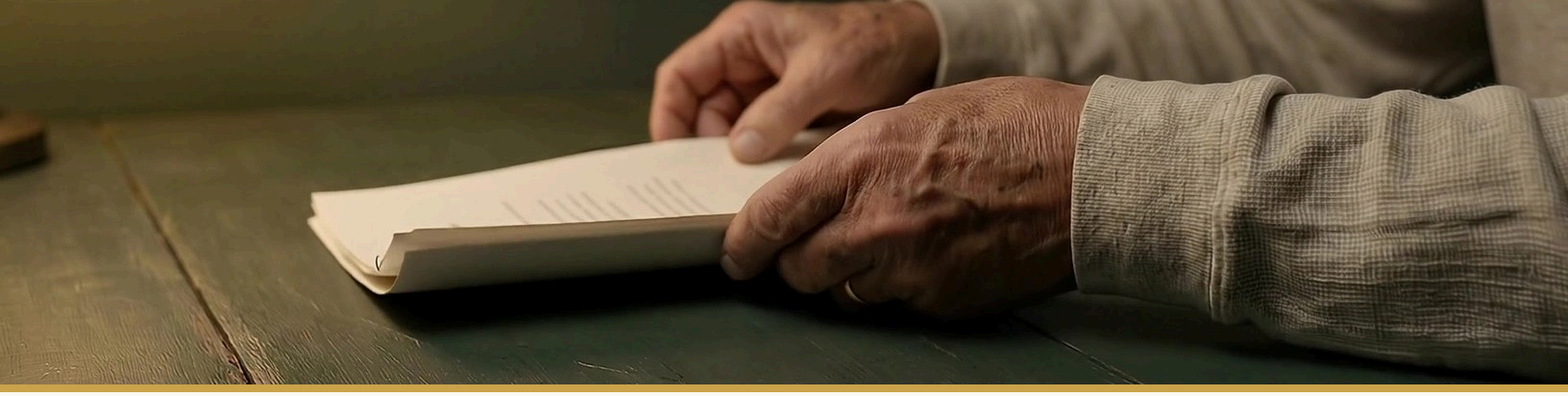
- Nobody, including you, can see or change your personal information online.
- Often used by identity theft and domestic violence victims, but you can ask for it for any reason.

Direct Deposit Fraud Prevention block (for people who receive Social Security or SSI payments)

- Nobody, including you, can enroll in direct deposit or change your address or direct deposit through my Social Security or through a bank's auto-enrollment.
- After it is on, any future direct deposit or address change also goes through your local office.

To add either block: call **1-800-772-1213** (TTY 1-800-325-0778), Monday to Friday, 8 a.m. to 7 p.m., or contact your local office.

To remove a block: contact your local Social Security office. You will need to prove your identity.



Lock 2: E-Verify Self Lock

What E-Verify is: a Department of Homeland Security program, run by U.S. Citizenship and Immigration Services with the Social Security Administration, that employers use to confirm a new hire can work in the United States.

What Self Lock does: if an employer enters your locked number in E-Verify, the result is a **Tentative Nonconfirmation** (a mismatch). The person using your number has to resolve it.

Steps

1. Go to **e-verify.gov/mye-verify**.
2. Sign in with a **USCIS online account** (create one with your email and a password if you don't have one).
3. Complete the identity check (a short quiz), then open **Self Lock**.
4. Choose and answer three challenge questions. Pick ones you will remember: you answer them again if your own lock ever triggers a mismatch.

How long it lasts: as long as your account remains valid and you have not unlocked it.

What it does not do

- It works only at employers that use E-Verify. Many employers do not.
- It does not stop credit, loans, tax fraud or benefit fraud.

Starting a new job? If the employer uses E-Verify, sign in and unlock your number before your start date.

Quiz won't load? E-Verify's own FAQ lists several reasons, including a recent move, too little credit history, or a security freeze or fraud alert on your credit file. Read that FAQ on the myE-Verify page before changing anything on your credit. Still stuck? The same page lists (855) 804-0296 and TTY (877) 875-6028 for account setup problems.

Help: e-verify.gov/contact-us, or email myEVerify@uscis.dhs.gov.

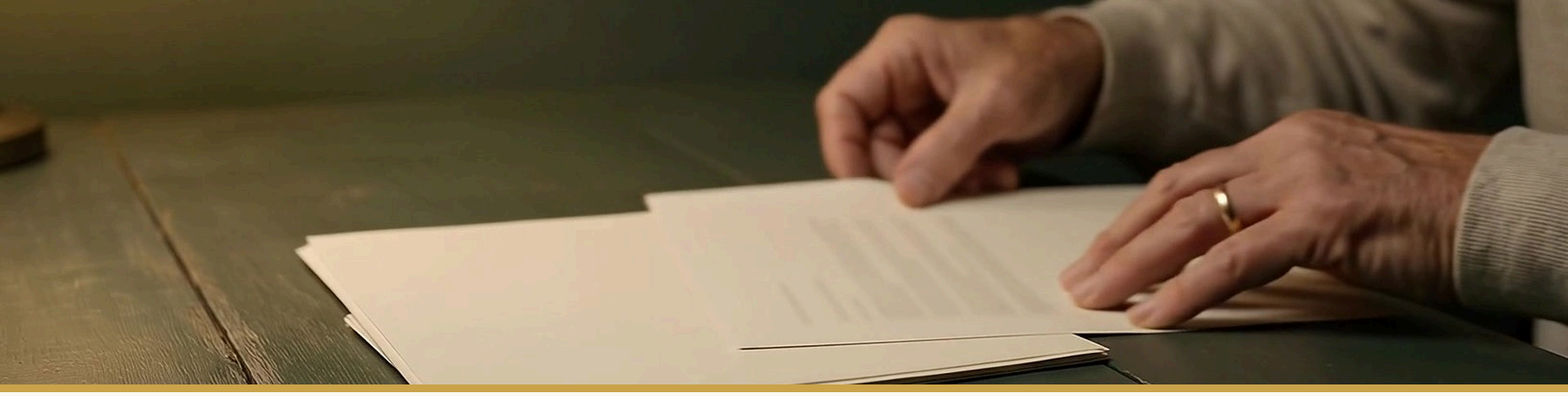


Lock 3: IRS Identity Protection PIN

A six-digit number known only to you and the IRS. Our credit freeze guide covers it in full; the short version:

- **Who can get one:** anyone with a Social Security number or individual taxpayer identification number who can verify their identity. Parents can request one for dependents.
- **Fastest way:** the IP PIN section of your profile in your IRS online account.
- **Can't use the online account?** If your adjusted gross income on your last return was under $84,000 (single) or $168,000 (married filing jointly), file Form 15227 online; the IRS calls to verify you and mails the PIN, usually within 4 to 6 weeks. Otherwise, book an in-person appointment at a Taxpayer Assistance Center.
- **One year or every year:** online, you choose continuous enrollment (a new PIN every year) or one-time enrollment (protected for the current calendar year, then opted out automatically). If you enrolled online, sign in each year to get the new PIN; it is not mailed.
- **The year-end window:** the PIN is generally viewable online mid-January to mid-November. During the IRS's end-of-year maintenance, normally November to mid-January, a lost PIN cannot be reissued by mail.
- **Use it on every federal return you file that year**, including prior-year and amended returns (Form 1040-X).
- **What it does:** an e-filed return with a missing or wrong IP PIN is rejected; a paper return is delayed until it can be verified.

> The IRS will never ask for your IP PIN. Share it only with your trusted tax preparer, when your return is ready to file.



If Your Number Is Already Being Used

Start here, but do not wait on anything urgent: if a company is reporting fraud on an account, call them now, and if the IRS has sent you a letter, follow it now.

1. Report it at IdentityTheft.gov

The Federal Trade Commission's recovery site. You get an FTC Identity Theft Report and a personal recovery plan. If the theft is tax-related, it can submit IRS Form 14039 (Identity Theft Affidavit) for you, so do not file it a second time. Phone: **1-877-438-4338**.

Its first steps for most victims: call the companies where the fraud happened, place a fraud alert and get your credit reports, then report to the FTC.

2. Check your Social Security record

- Review your earnings record in my Social Security. Wages you did not earn? Contact Social Security to correct the record.
- Got a W-2 or 1099 from an employer you never worked for? Do not put that income on your tax return or amend a filed return. Contact Social Security.
- Someone collecting benefits as you, or your payments redirected? Do both: contact Social Security about your own record and payments, and report the fraud to the Social Security Office of the Inspector General at **oig.ssa.gov** or **1-800-269-0271** (10 a.m. to 2 p.m. Eastern, weekdays).



3. Deal with the IRS

- Got an IRS letter or notice? Verify it is real, then follow its instructions right away. If it points you to the Identity and Tax Return Verification Service, use that and do not file Form 14039.
- Get an Identity Protection PIN to block the next fake return.
- IRS identity theft line: **800-908-4490**, Monday to Friday, 7 a.m. to 7 p.m. local time (Alaska and Hawaii follow Pacific time). If your notice gives a different number, use that one.

New in 2026: one point of contact at Social Security

The **Improving Social Security's Service to Victims of Identity Theft Act** (H.R. 5345, Public Law 119-119) was signed into law on October 7, 2026. It requires Social Security to give anyone whose number was misused, or whose card was lost in the mail, a single point of contact: a team of specially trained employees accountable for the case until it is resolved. Individual team members can change, but Social Security must keep the case history continuous. It takes effect 180 days after signing, which is **April 5, 2027**.

Can I get a new Social Security number?

Rarely. Social Security considers one for identity theft only if you have tried to fix the problems and the misuse keeps affecting you. You will need an appointment, proof you are still having problems, and proof of identity, age, and citizenship or immigration status. A new number does not erase the old one: banks, credit bureaus and other agencies keep records under it, and a blank credit history can make new credit harder to get.



The Mistakes That Cost the Most

Trusting a caller who offers to "check" your number. The SSA Inspector General warned about this exact scam on August 31, 2026. Real Social Security and OIG staff will not contact you out of the blue asking for personal information, threaten your number, or ask for gift cards, crypto or wire transfers. Hang up and call 1-800-772-1213 yourself.

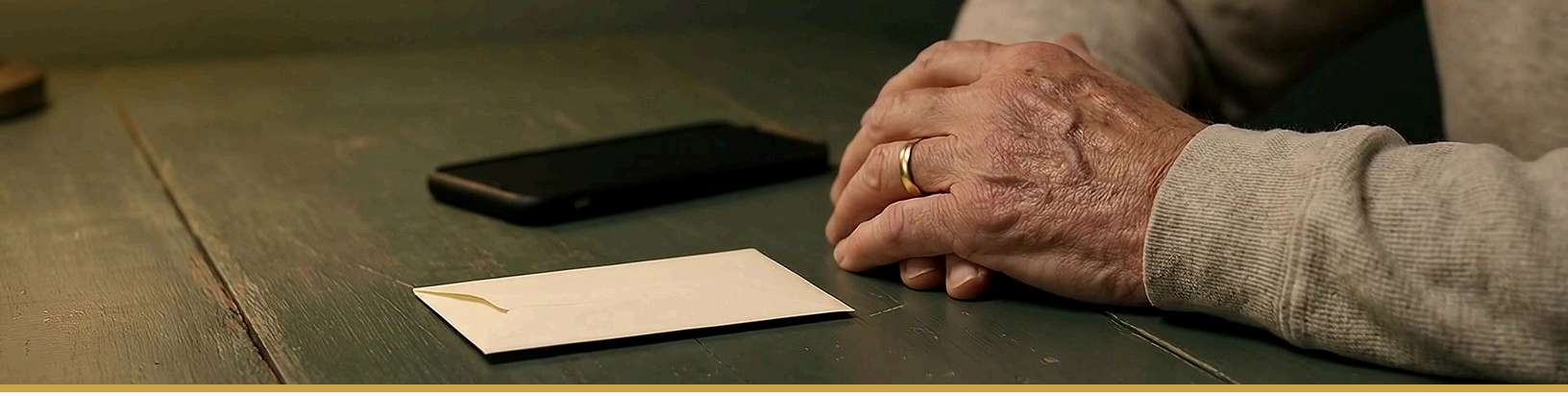
Paying for something Social Security does free. Replacement cards, corrected cards and Statements are free from SSA. Companies that mislead you into thinking they are SSA, or endorsed by it, can be penalized under Section 1140 of the Social Security Act.

Forgetting to unlock before a new job. Self Lock will flag your own E-Verify check too.

Adding a block and then needing to change your direct deposit. You will have to contact Social Security, usually your local office.

Your lock checklist

	Lock	Where
☐	my Social Security account, earnings record checked	ssa.gov/myaccount
☐	E-Verify Self Lock	e-verify.gov/mye-verify
☐	IRS Identity Protection PIN	irs.gov/ippin
☐	Optional: eServices or Direct Deposit Fraud Prevention block	1-800-772-1213



Official Resources

my Social Security account
ssa.gov/myaccount

Social Security fraud prevention and the two blocks
ssa.gov/fraud

Report a stolen Social Security number (routes to the FTC)
ssa.gov/number-card/report-stolen-number

Requesting a new Social Security number
ssa.gov/number-card/requesting-new-number

E-Verify Self Lock
e-verify.gov/mye-verify

E-Verify contact
e-verify.gov/contact-us

IRS Identity Protection PIN
irs.gov/ippin

IRS identity theft guide for individuals
irs.gov/identity-theft-fraud-scams/identity-theft-guide-for-individuals

Identity theft report and recovery plan (FTC)
IdentityTheft.gov | 1-877-438-4338

If your number was exposed but not used yet
identitytheft.gov/Info-Lost-or-Stolen

Report Social Security fraud
oig.ssa.gov | 1-800-269-0271

Social Security by phone
1-800-772-1213, Monday to Friday, 8 a.m. to 7 p.m.
TTY: 1-800-325-0778

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About This Guide

GovClarity is an independent publisher. We are not affiliated with the Social Security Administration, U.S. Citizenship and Immigration Services, the IRS, the Federal Trade Commission, or any government agency. The facts in this guide were checked against ssa.gov, e-verify.gov, irs.gov and identitytheft.gov through October 22, 2026. Confirm details on the official pages listed in this guide.

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