



Social Security: With You Through Life's Journey...



Securing today
and tomorrow



Produced at U.S. taxpayer expense

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Beware of Social Security Phone Scams



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Telephone scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal action. Do not be fooled!

If you receive a suspicious call:

- HANG UP!**
- DO NOT GIVE THEM MONEY OR PERSONAL INFORMATION!**
- REPORT THE SCAM AT [OIG.SSA.GOV](https://oig.ssa.gov)**



What to look out for



The caller says there is a **problem** with your Social Security number or account.



Scammers **pretend** they're from Social Security or another government agency. Caller ID or documents sent by email may look official but **they are not**.



Any call asking you to pay a fine or debt with retail gift cards, cash, wire transfers, or pre-paid debit cards.



Callers threaten you with arrest or other legal action.

Be Alert

Social Security may call you in some situations but will **never**:

- » Threaten you
- » Suspend your Social Security Number
- » Demand immediate payment from you
- » Require payment by cash, gift card, pre-paid debit card, or wire transfer

Be Active

Protect yourself and your friends and family!

- » If you receive a questionable call, just hang up and report the call at oig.ssa.gov
- » Learn more at oig.ssa.gov/scam
- » Share this information with others



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Scam Awareness & Social Security

- We do contact citizens - generally those who have ongoing business with Social Security - by telephone for customer-service purposes.
- Social Security employees will never threaten you for information; we will not state that you face potential arrest or other legal action if you fail to provide information.
- In those cases, the call is fraudulent, and you should just hang up. Don't give out any information.



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An official website of the United States government [here's how you know](#)

What should I do if I get a call claiming there's a problem with my Social Security number or account?

Social Security Benefits Medicare Card & record Search SSA.gov Español Sign in

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Prepare	Apply	After you apply
<ul style="list-style-type: none"> Check eligibility for benefits Plan for retirement 	<ul style="list-style-type: none"> Apply for benefits Sign up for Medicare 	<ul style="list-style-type: none"> Check application or appeal status Appeal application decision

Feedback

Manage benefits & information

Documents	Number & card
<ul style="list-style-type: none"> Get benefit verification letter Get tax form (1099/1042e) 	<ul style="list-style-type: none"> Replace card Request number for the first time Report stolen number

Social Security Administration Securing today and tomorrow SSA.gov

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The banner features a dark blue header with the Social Security logo, navigation links for 'Benefits', 'Medicare', and 'Card & record', a search bar for 'SSA.gov', and links for 'Español' and 'Account'. The main content area has a background image of a man and includes the title 'Protect Yourself from Scams (En español)', a sub-header 'Be on the lookout for fake calls, texts, emails, messages on social media, or letters in the mail', a blue button 'Report a Social Security-related scam', and a note 'This is brought to you by the Social Security Administration and its Office of the Inspector General.' Logos for the SSA and OIG are also present.

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The article page includes a 'Table of Contents' on the left with links to 'What Are Social Security-Related Scams?', 'Four Basic Signs of a Scam', 'Known Tactics Scammers Use', 'How to Avoid a Scam', 'How to Report', 'What to Do if You Were Scammed', 'Help Us "Slam the Scam"!', and 'About the Social Security Administration Office of the Inspector General'. A blue button 'Report a scam' is located below the table of contents. The main content area is titled 'What Are Social Security-Related Scams?' and contains the text: 'Criminals continue to impersonate SSA and other government agencies in an attempt to obtain personal information or money. Scammers might call, email, text, write, or message you on social media claiming to be from the Social Security Administration or the Office of the Inspector General. They might use the name of a person who really works there and might send a picture or attachment as "proof."' A video player for 'SSA Scam Awareness PSA 60 HANG UP' is shown. Below this, the section 'Four Basic Signs of a Scam' explains that recognizing signs gives power to ignore criminals and report the scam. It notes that scammers all work the same way: 1. Scammers **pretend** to be from an agency or organization you know to gain your trust. 2. Scammers say there is a **problem** or a prize. 3. Scammers **pressure** you to act immediately. 4. Scammers tell you to **pay** in a specific way.

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Office of the Inspector General: SSA Scam Reporting Form

If you believe you have been a victim of a Social Security Administration Scam, please fill out the form below.
To report allegations of fraud, waste, and abuse concerning Social Security Administration programs and operations, other than those involving a Social Security Administration Scam, [Please Click Here](#) to submit a report online.

* Indicates required information

*Date of Incident

*Scam Characteristics

Check any that apply

<input type="checkbox"/> The imposter mentioned a problem with your Social Security number.
<input type="checkbox"/> The imposter mentioned a problem with your Social Security benefits.
<input type="checkbox"/> The imposter used documents or images (such as a federal logo) when communicating with you.
<input type="checkbox"/> The scam involved the impersonation of officials from federal, state, or local government agencies other than the Social Security Administration.
<input type="checkbox"/> The imposter mentioned a coronavirus or COVID-19 related issue, or referred to a coronavirus or COVID-19 stimulus check, stimulus payment, or economic impact payment.
<input type="checkbox"/> None of the above.



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SSA Needs Your Help to Slam the Scam

Protect Yourself from Social Security Scams - Resources



#SlamTheScam 2024

National "Slam the Scam" Day is designated by Social Security's Office of the Inspector General to raise awareness of government imposter scams, which continue to spread across the United States. Slam the Scam Day is **Thursday, March 7, 2024**, as part of National Consumer Protection Week, which takes place this year from March 3-9.

[Jump to Social Media Toolkits](#)



[Protect Yourself from Social Security Scams | Social Media Resources | SSA](#)



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Post: Hang up or ignore suspicious calls or messages. Government employees will NEVER threaten you or demand immediate payment.
#SlamTheScam2024

Help us #SlamTheScam and stop government imposters in their tracks.

Protect yourself from fraud and know what to do if your Social Security information is compromised.



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Social Media Template Example

Add your #SlamTheScam message to the template.

Add hashtags such as #SlamTheScam, #NCPW2024, and #NCPW to your caption.

BLANK TEMPLATE

Use the picture icon to add your agency's logo to the template.



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SAMPLE POSTS



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Identity Theft



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Did You Know?

There were over **5.4 million** reports of fraud, identity theft and other reports to the Federal Trade Commission in 2023.



1 in 5 people lost money in imposter scams in 2023, totaling **\$2.668 billion**.



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Examples and Impact of Identity Theft

Examples of Misuse		Impact on Victims
Opening credit cards		Denial of credit/loans
Opening utility accounts		Denial of public benefits
Applying for a tax refund		Denial of medical care
Getting a loan		Harassment by debt collectors
Applying for employment		Lawsuits
Getting medical care		Stress/anxiety/embarrassment
Illegal use of Social Security number		Time/expenses spent on recovery steps



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Your Social Security Number (SSN)

- Social Security Administration protects your SSN and keeps your records confidential.
- You should be careful about sharing your number, even when asked for it.
- Keep your card and other documents that show your SSN in a safe place.
- DO NOT routinely carry your card or other documents that display your number.



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How Social Security Can Help

- Outreach and education
- Replacement or corrected Social Security Number (SSN) card
- Issue a new (second) SSN
- Verify SSA records
- Correct earnings record
- Hotline referrals



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my Social Security

Create your personal my Social Security account today

With your free, personal my Social Security account, you can receive personalized estimates of future benefits based on your real earnings, see your latest Statement, and review your earnings history. It even makes it easy to request a replacement Social Security Card or check the status of an application, all from the comfort of your home or office!

[CREATE AN ACCOUNT →](#)

[SIGN IN →](#)

[FINISH SETTING UP YOUR ACCOUNT →](#)

Social Security


Set yourself free. Open a my Social Security account today and rest easy knowing that you're in control of your future.

[Sign In or Create an Account](#)

Posted June 10, 2017: An Important Message for my Social Security Users: Please read this important notice about changes to your account.

HAVE AN ACTIVATION CODE?

[Finish Setting Up Your Account](#)



ssa.gov/myaccount



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Your Social Security Statement

WANDA WORKER | October 2, 2021

Retirement Benefits

You have earned enough credits to qualify for retirement benefits. To qualify for benefits, you earn "credits" through your work — up to four each year. Your full retirement age is 67, based on your date of birth: April 15, 1950. As shown in the chart, you can start your benefits at any time between age 62 and 70. For each month you wait to start your benefits, your monthly benefit will be higher—for the rest of your life.

These personalized estimates are based on your earnings to date and assume you continue to earn \$51,995 per year until you start your benefits. To learn more about retirement benefits, visit ssa.gov/benefits/retirement/learn.html.

Personalized Monthly Retirement Benefit Estimates (Depending on the Age You Start)

Age Retirement Benefits Start	Monthly Benefit Estimate
62	\$1,000
63	\$1,028
64	\$1,056
65	\$1,084
66	\$1,112
67	\$1,140
68	\$1,168
69	\$1,196
70	\$1,224

Identify benefit amount

Medicare

You have enough credits to qualify for Medicare at age 65. Medicare is the federal health insurance program for:

- people age 65 and older,
- under 65 with certain disabilities, and
- people of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

Even if you do not retire at age 65, you may need to sign up for Medicare within 3 months of your 65th birthday to avoid a lifetime late enrollment penalty. Special rules may apply if you are covered by certain group health plans through work.

For more information about Medicare, visit medicare.gov or ssa.gov/medicare or call 1-800-MEDICARE (1-800-433-4277) (TTY 1-877-486-2048).

Earnings Record

Review your earnings history below to ensure it is accurate. This is important because we base your future benefits on our record of your earnings. There's a limit to the amount of earnings you pay Social Security taxes on each year. Earnings above the limit do not appear on your earnings record. We have combined your earlier years of earnings, but you can view them online with my Social Security. If you find an error view your full earnings record online and call 1-800-772-1213.

Work Year	Earnings Taxed for Social Security	Earnings Taxed for Medicare (Began 1983)
1971-1980	\$ 20,000	\$ 20,000
1981-1990	41,250	41,250
1991-2000	257,712	257,712
2001	34,915	34,915
2002	38,591	38,591
2003	26,727	26,727
2004	38,686	38,686
2005	40,325	40,325
2006	42,315	42,315
2007	44,348	44,348
2008	45,437	45,437
2009	44,784	44,784
2010	45,847	45,847
2011	47,146	47,146
2012	48,349	48,349
2013	48,606	48,606
2014	49,860	49,860
2015	50,850	50,850
2016	50,158	50,158
2017	50,440	50,440
2018	50,653	50,653
2019	50,967	50,967
2020	51,965	51,965
2021	Not yet recorded	

Taxes Paid

Total estimated Social Security and Medicare taxes paid over your working career based on your Earnings Record:

Social Security taxes	Medicare taxes
You paid: \$24,268	You paid: \$19,296
Employer(s): \$26,003	Employer(s): \$19,398

Earnings Not Covered by Social Security

You may also have earnings from work not covered by Social Security. This work may have been for federal, state, or local government or in a foreign country. If you participate in a retirement plan or receive a pension based on work for which you did not pay Social Security tax, it could lower your benefits. To find out more, visit ssa.gov/ncwsp.

Important Things to Know about Your Social Security Benefits

- Social Security benefits are not intended to be your only source of retirement income. You may need other savings, investments, pensions, or retirement accounts to make sure you have enough money when you retire.
- You need at least 10 years of work (40 credits) to qualify for retirement benefits. Your benefit amount is based on your highest 35 years of earnings. If you have fewer than 35 years of earnings, years without work count as 0 and may reduce your benefit amount.
- We use cost-of-living adjustments so your benefits will keep up with inflation.
- The age you claim benefits will affect the benefit amount for your surviving spouse.
- If you get retirement or disability benefits, your spouse and children also may qualify for benefits.
- If you are divorced and were married for 10 years, you may be able to claim benefits on your ex-spouse's record. If your divorced spouse receives benefits on your record, that does not affect your or your current spouse's benefit amounts.
- When you apply for either retirement or spousal benefits, you may be required to apply for the other benefit as well.
- For more information about benefits for you and your family, visit ssa.gov/benefits/retirement/learn/dependents.html.
- When you are ready to apply, visit us at ssa.gov/benefits/retirement/apply.html.
- The Statement is updated annually. It is available upon request, either online or by mail.

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What SSA Cannot Do

- Correct your credit record
- File ID theft reports
- Act as an advocate



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What To Do Right Away

- Step 1: Call the companies where you know fraud occurred.
- Step 2: Place a fraud alert and get your credit reports.
- Step 3: Report identity theft to the FTC
([identitytheft.gov](https://www.identitytheft.gov))

You may choose to file a report with your local police department.



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Credit Bureaus – Contact Information

Equifax	Experian	TransUnion
www.equifax.com	www.experian.com	www.transunion.com
Report fraud: 1-800-525-6285	Report fraud: 1-888-397-3742	Report fraud: 1-800-680-7289
Order a credit report: 1-800-685-1111 P.O. Box 740241 Atlanta, GA 30374-0241	Order a credit report: 1-888-EXPERIAN (1-888-397-3742) P.O. Box 1017 Allen, TX 75013-0949	Order a credit report: 1-800-916-8800 Fraud Victim Assistance Department P.O. Box 6790 Fullerton, CA 92834



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IdentityTheft.gov

Here's how it works:



Explain what happened.

They will ask questions about your situation. Tell them as much as you can.



Get a recovery plan.

They will use that info to create a personal recovery plan.



Put your plan into action.

If you create an account, they will walk you through each recovery step, update your plan as needed, track your progress, and pre-fill forms and letters for you.



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Free Help from IdentityTheft.gov

- A personal recovery plan that walks you through each step
- An identity theft affidavit that you can review and update at any time
- Customized pre-filled letters to send credit bureaus, businesses and debt collectors
- Update your plan and track your progress
- Advice about what to do if you're affected by specific data breaches



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Fraud Resources

- Federal Trade Commission (FTC) → 1-877-438-4338
- Tax Issues, visit [irs.gov/identity-theft-central](https://www.irs.gov/identity-theft-central) or call 1-800-908-4490
- [FTC.gov/idtheft](https://www.ftc.gov/idtheft) for prevention tips and free resources
- DMV DL/ID Fraud Hotline → 1-866-658-5758
- Get your free credit reports at [annualcreditreport.com](https://www.annualcreditreport.com) or call 1-877-322-8228



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Wish to join our email list? Contact Us:

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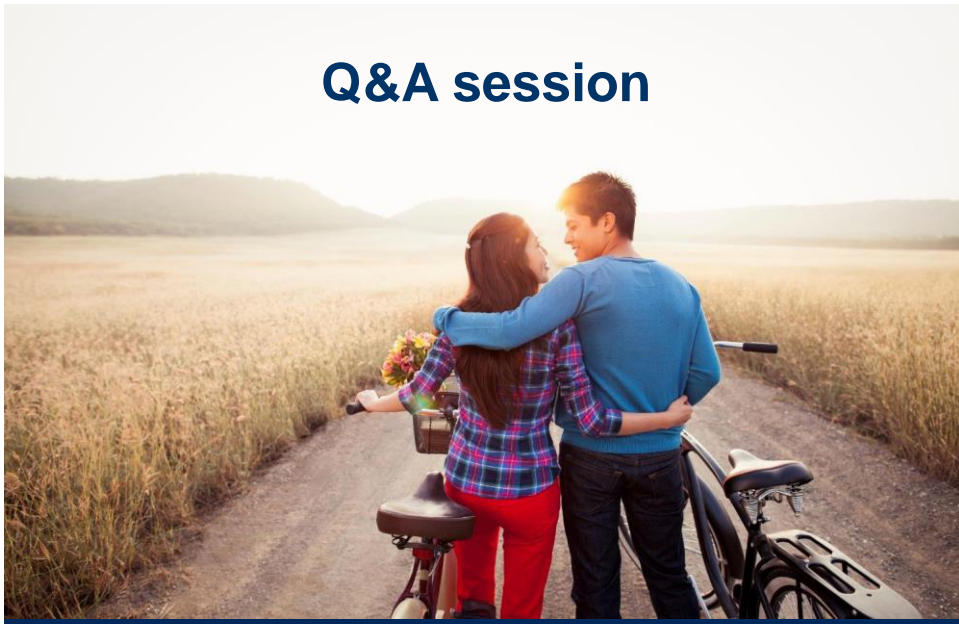


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Q&A session



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