

## **Social Security Numbers: Fact Sheet for International Students**

A social security number (SSN) is issued in the US only for the purpose of tracking earnings history for Social Security entitlement and benefits and reporting wages to the government. An SSN is **not** issued for identification purposes. You do not need an SSN unless you get a job. You cannot apply for an SSN until you have a qualifying need, such as an offer of employment. **In the meantime, you can tell any agency that requests an SSN that you are an international student and do not qualify for a social security number.** They will help you move forward in another way.

### **Why does everyone ask for a Social Security Number if I really don't need one?**

A Social Security Number is requested on applications for things like apartments and mobile phones because it is an easy way for lenders to check something called a "credit score."

### **What is a credit score?**

A credit score is a numerical summary of your credit history that lenders use to decide how risky it might be to lend you money or offer you a product (like a car). It's based on information in your credit report, such as your payment history on US credit accounts, your credit utilization ratio, the length of your credit history, and any negative financial events. Creditors, such as banks, credit card companies, or even apartment complexes, use your credit score to decide whether to approve you for a loan, credit card, or rental, and to determine the terms of that offer (for example, interest rates or down payments). In short, it helps them decide how trustworthy you are as a borrower.

### **Won't I be at a disadvantage if I don't have an SSN?**

You will be treated the same as a U.S. citizen who has no credit history. In other words, having a Social Security number does not give you a credit history, and getting one will not change your financial standing. The only way to build credit in the U.S. is by actively establishing it over time. This involves engaging in borrowing activities, such as opening a US bank account, getting a credit card, and consistently making on-time payments.

### **What should I expect while I build credit?**

You may need to do things like place a down payment (upfront payment), pay higher security deposits for apartments, obtain co-signers for loans, or open credit cards with higher interest rates. Again, these are normal processes for those without established credit. You should anticipate that it may take a little extra money in the beginning establishing your life in the US until you can build your credit and prove your trustworthiness to lenders in this country.

### **I'm interested in working. What should I do after I find a job?**

Please see our [Working in the US](#) guide for information on on-campus employment, applying for work authorization, and obtaining a Social Security Number.