



You Don't Need a Social Security Number in Order to:

- Rent an Apartment.

Some landlords request a social security number (SSN) when you apply to rent an apartment. You don't need to give an SSN to them. A deposit and rent for one month are typically required at the time you lease the apartment and that money should be sufficient to ensure the landlord you will pay. If a landlord insists on a social security number, you should look for a different apartment.

- Obtain a Cell Phone Plan.

If you want a post-paid cell phone plan, cell phone companies will ask for an SSN. You don't need to give them one. Instead, you can pay a deposit. Typically, cell phone companies will have a deposit amount they will request in instead of an SSN – this deposit amount is normally a few hundred dollars.

If you want a pre-paid cell phone plan, you don't need an SSN or a deposit. You simply pay for the minutes you want in advance.

- Open a Bank Account.

Many banks require an SSN to open a bank account, but some do not. In Boulder, Chase, US Bank and Wells Fargo open accounts and offer most services without an SSN. You may still have to provide proof of your residence (rent receipts) in Boulder.

- Obtain Some Types of Banking Cards.

You may apply for a secured credit card without an SSN. A secured credit card requires a cash collateral deposit that becomes the credit line for the account. So, the money you put into the account is the money you can use. There is usually a minimum amount you must maintain in the account, as well as an annual fee. You should compare different options offered by different banks.

You may also apply for a debit card. When you use a debit card, money is taken directly from your checking account so you must be sure you have enough money to make your purchase.

Please note: You will need a social security number in order to work and to obtain an unsecured credit card. For information on how to obtain a social security number, please see an adviser in ISSS.

