

INFORMATION FOR IMMIGRANTS ABOUT SOCIAL SECURITY FRAUD

Many immigrants who do not have permission to work in the US may think about using fake documents or using the social security number (SSN) of another person. While there are many reasons people may do this, it is not a good idea.

1. Using someone else's SSN is a federal crime and could result in up to 15 years in jail.
2. It could prevent you from obtaining legal status or cause you to be deported.

Some immigrants may sell or "rent out" their US born child's SSN, because they need the money. This is also not a good idea.

Letting someone else use or buy your child's SSN can hurt your child's future.

- Credit History is affected and can be damaged, resulting in:
 - Paying higher interest and insurance rates
 - Being denied for loans or lines of credit, including loans for college
 - Multiple bank fees
- If the "user" has gone to the hospital under that SSN, the child's medical history is affected. Incorrect medical history cannot only affect the child's ability to obtain health insurance, but it could also be life threatening to have incorrect medical records listed. Not to mention the medical bills that result from these actions.
- The IRS could demand the child to pay taxes for income he did not earn or they could investigate him for "under reporting" income.
- If the "user" commits a crime under that SSN, the child will have that on their criminal record and have to fix it. This could:
 - Cost them jobs (background checks)
 - Get them arrested
 - Cause problems in renting housing

To prevent these problems for your children, it is best to avoid the practice of "renting out" their SSNs. You should also look at their credit history at least annually to check for suspicious behavior.

Some immigrants are scammed into providing their or their children's SSNs to people who use them in illegal ways. These bad actors sell the numbers without the consent of the victim. Often, these kinds of scams take place when immigrants are filing taxes. However, there are signs to look out for when filing your taxes. Read the tips below to find out more:

- Be sure your accountant makes copies of any original documents the same day you bring in the documents. Make sure they keep the copies, not the originals. Do not leave any original documents overnight.
- Be cautious if your accountant promises you high refunds or if it seems too good to be true, it probably is. See someone else for another estimate.
- Do your best to review all the documents before they are sent off and look out for incorrect information. Be sure to get a copy of the files and documents they are sending in.

This is not all of the information that you need to know. Speak to an attorney.

If you do not have a lawyer, the South Carolina Bar Lawyer Referral Service can give you the name of a lawyer who is willing to meet with you and advise you at a lower rate. For the name of a lawyer in your area, call the Lawyer Referral Service (800) 868-2284 statewide.

South Carolina Appleseed Legal Justice Center is dedicated to advocacy for low-income people in South Carolina to effect systemic change by acting in and through the courts, legislature, administrative agencies, community and the media, and helping others do the same through education, training and co counseling.

To find out more about SCALJC, go to www.scjustice.org on the Internet. This brochure and others can also be found online by going to www.scjustice.org and clicking on 'Brochures.'

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