

Social Security Numbers: Fact Sheet for International Students

A social security number (SSN) is issued to track income history for Social Security retirement benefits and report wages to the government. An SSN is **not** issued for identification purposes in the US. This means you cannot apply for an SSN unless you get a job – otherwise, you do not have a “qualifying need” for one. **Until you qualify to apply for an SSN, you can tell any agency that requests one that you are an international student and cannot get 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 often asked for on applications for things like apartments and mobile phones because it is an easy way for lenders to check your “credit score.”

What is a credit score?

A credit score is a numerical representation of your credit history. Creditors – such as banks, credit card companies, or even apartment complexes – use credit scores to decide how trustworthy borrowers are. The higher your score, the more responsible you appear. Lenders also use credit scores to determine the terms of an offer (for example, interest rates or down payments).

Credit scores are based on information in your credit report. This includes your payment history for US accounts, your credit utilization ratio, how long you have had credit, and any financial problems like, late payments. A *credit utilization ratio* is the percentage of your credit limit currently being used. For example, if you have a credit card with a \$1,000 limit and you have a balance of \$300, your credit utilization ratio would be 30%. Lenders usually want your credit utilization to be 30% or less.

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

No. You will be treated the same as a US citizen who has little or no credit history. Getting a Social Security number does not give you credit, and having one does not improve your financial situation. The only way to build credit in the US is by actively establishing it over time. This means opening accounts, such as a US bank account or a credit card, and paying your bills on time every month.

What should I expect while I build credit?

You may need to do things like pay money upfront (also known as a “down payment”), pay a higher security deposit for an apartment, ask someone to co-sign a loan, or use a credit card with a higher interest rate. This is normal for people who do not have high credit scores. You should expect to spend more money at first while you build your life in the United States. Over time, as you build credit and show that you are trustworthy to lenders, these costs may go down.

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.