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What Your Social Security Number Tells About You

By MalaMaal.com

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Your social security number is a unique identification. You are the only person who has that number. But did you ever wonder what the numbers in your social security number mean? This report will tell you exactly what those numbers tell about you, and how to effectively use social security numbers as a means of identifying your customers.

Your social security number is made up of 3 parts called the AREA (XXX), GROUP (XX), and SERIAL(XXXX). I'll explain these parts separately. First, the AREA (XXX) has one of two meanings, depending on when you got your number. If you received your social security card before 1972, the area number shows what state you APPLIED for your card in. If you received your social security card after 1972, the area number shows the state you RESIDED in at the time you applied. Here is a list of the number combinations and their corresponding states.

000 NONE 387-399 WI 528-529 UT 001-003 NH 400-407 KY 530-NV 004-007 ME 408-415
TN 531-539 WA 008-009 VT 416-424 AL 540-544 OR 010-034 MA 425-428 MS 545-573 CA
035-039 RI 429-432 AR 574-AK 040-049 CT 433-439 LA 575-576 HI 050-134 NY 440-448 OK
577-579 DC 135-158 NJ 449-467 TX 580 VI (Virgin Islands) 159-211 PA 468-477 MN 581-584
PR (Puerto Rico) 212-220 MD 478-485 IA 585-NM 221-222 DE 486-500 MO 586PI (Pacific
Islands - Guam) 223-231VA 501-502 ND 232-236 WV 503-504 SD 237-246 NC
505-508 NE 587-588 MS 247-251 SC 509-515 KS 589-595 FL 252-260 GA 516-517 MT
596-599 PR (Puerto Rico) 261-267 FL 518-519 ID 600-601 AZ 268-302 OH 520 WY 602-626
CA 303-317 IN 521-524 CO 318-361 IL 525NM

900-999 Were used when state aid to the aged, blind, and disable was converted to federal programs administered by the Social Security Association, not valid social security numbers. You will see that some states have more than one group of numbers. This is because their original group of numbers became exhausted.

The GROUP (XX) has no meaning other than to determine whether or not a number has been assigned. This is important to know, if you want to use social security numbers as identification for

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your customers. Here's how you should use this information.

Every month, the Social Security Association publishes a list of the highest group assigned for each AREA. The order of assignment is odd numbers under 10, even numbers over 9, even numbers under 9 (except for 00, which is not used), and odd numbers over 10. So, for example, if the highest GROUP assigned for AREA 999 is 72, then a customer who gives you the social security number 999-04-1234 is a fraud, because even GROUPS under 9 have not yet been assigned.

The SERIAL (XXXX) portion has no meaning and is not assigned in strict numerical order. 0000 is never used. If you know what to look for, social security numbers are an important tool for screening customers.

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My 11 year old just received a CREDIT CARD!!!

By Yolanda Kennedy

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Have you notice that you can barley get though all your junk mail and now your kids are getting junk mail. Sometimes they are receiving magazines in their names or even pre approved credit cards. How can this be when they don't even have jobs?

Well, mom or dad you may be contributing to this madness. How many times this year have you given out your child's social security number? Many doctor's offices are asking for your child's social security number now and if you are like most parents you give it out and not even think twice about it. Does your child have a credit union or bank account in their name? Are your children, (with your permission) giving their contact information on kid's sites on the net?

These are all places that sometimes sell or share (as they like to state) information with their partner companies. This is only one way that some of these companies get your child's information. Another way is if your child has a bank account. Some companies use the databases of major credit reporting companies like Trans Union, Equifax, Experian or Innovis. After obtaining data then your child's information goes into the databases with everyone else and guess what...the company does not have a clue that this person is a minor.

Educate your child about the importance of their social security number and how they have a right to keep it private. Also, take note of these tips to minimize the credit madness:

- Most doctors, dentists and other medical professional offices like to have social security numbers for record keeping purposes. If you are asked for your child's social security number find out why they need it, if you do not think that it is a viable reason, you can refuse to give it. Your child is not responsible for paying the bill and they probably already have your social security number because you are the one insured.

- If your child insists on getting the latest free download (even if it is a kid's site) give your contact information.

- Call The Opt-Out Department at 1-888-567-8688. You can have your family excluded for 2 years or permanently from all the pre approved credit offers that use the major credit reporting databases .

Above all, be as protective about your child's personal information as you are with your child. Just like we teach our children to be cautious toward strangers, we need to teach them to guard their personal information equally as well.

Yolanda Kennedy is a mother, wife, friend and neighbor who believes education is the key to building the life you want for your family. Her business www.UnitedHomesByOwner.com helps homeowners save thousands instead of paying it to an agent.



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