

Social Security Column

REPORT YOUR NAME CHANGE TO SOCIAL SECURITY

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This time of year, we see a lot of weddings, and in many cases that means name changes. If you need to change your name due to marriage, divorce, or any other reason, you will want to report the change to Social Security.

There are several reasons to report the change. First, IRS and Social Security match computer records. If the name and Social Security number you report on your tax return do not match the name and Social Security number in our records, it could delay the processing of your return as well as any tax refund you might be due.

The second reason it is important to make sure your Social Security records are up-to-date is because your potential Social Security benefits are based almost entirely on the earnings record we maintain for you. If your employer reports earnings to the government under your new name, and your Social Security record still shows your old name, those earnings may not get credited to your Social Security earnings record. Missing earnings can lead to lower future Social Security benefits.

To change your name in Social Security's records, you must apply for a new Social Security card. To make the application process faster and easier, just go to www.socialsecurity.gov/ssnumber/ and print out the form for a Social Security card, "Application Form SS-5." That's also the form you need if you simply want to apply for a replacement card. The application form also tells you what evidence you will need to submit.

Complete the one-page form and bring or mail it to your local Social Security office with proper documentation. All documents must be originals or certified copies and must have information that clearly identifies you, like your date and place of birth. The application includes information on what types of identity and documentation are needed for specific cases, and what sorts of documents we can accept.

The application process is easy, and described well (along with other things you may want to know about your Social Security card and number) at www.socialsecurity.gov/ssnumber.

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