BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Government & ID.me Online

IRS, Social Security, DMV, and identity verification — explained in plain English

A plain-English guide to government websites

Patience and a plan — you've got this

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For IRS, SSA & ID.me / Login.gov · facts current November 2026

What's Inside

This is your guide to dealing with the government online — the IRS, Social Security, the DMV, and the identity-verification systems (**ID.me** and **Login.gov**) that guard them. These websites are genuinely useful once you're in — but getting in, and proving you're really you, can be frustrating. This guide walks you through it patiently, step by step, in plain English, so you can handle your government business from home without the aggravation. Read it in any order, and take your time — there's no rush.

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PART 1

Understanding Government Online

What you can do with the government from home, the two identity systems you'll meet (ID.me and Login.gov), why it feels so fiddly, and how to approach it calmly.

CHAPTER 1

A Note from Bill

Hello, and welcome. Whoever is holding this book — this is for **you**. If you've ever tried to check your Social Security online, get a tax document from the IRS, or renew something at the DMV, and been stopped cold by a wall of “verify your identity” screens — I understand completely, and you are not alone. These systems frustrate *everyone*. The good news: with a little patience and a plan, you can get through them.

I'm Bill. Helping folks feel at home with their technology is what I do every day, and I wrote this guide the way I'd sit beside you at your kitchen table: patiently, in plain English. Government websites and identity verification are among the most aggravating technology tasks there are — so I'll go slowly, and I'll be honest about the parts that are genuinely annoying.

Why it's worth the trouble

Once you're set up, dealing with the government online saves you long phone holds, trips to offices, and waiting on the mail. You can check your Social Security, get tax records, update information, and more — from your chair, any time. The setup is the hard part; after that, it's genuinely convenient.

WHAT THIS DOES FOR YOU

Government business from your chair, no waiting on hold

The payoff for getting through the setup is real: no more hour-long phone waits, no more trips to crowded offices, no more waiting weeks for a letter. Check your benefits, pull a tax document, confirm your information — done in minutes from home, whenever suits you. For anyone who finds getting out harder than it used to be, that independence is worth the one-time hassle of setting it up.

And I'm only a phone call away

I'll say this plainly: identity verification is exactly the kind of fiddly, frustrating task where a patient helper makes all the difference. If you get stuck — and many people do — call me at **(330) 200-8042** and we'll get through it together, calmly. There is no shame in needing a hand with these systems; they're genuinely hard.

— Bill

CHAPTER 2

What You Can Do Online

Let's start with the *why* — the useful things these government sites let you do, so the setup effort feels worthwhile.

The main services

Service	What you can do
IRS (irs.gov)	View tax records, check what you owe or your refund, get transcripts, make payments.
Social Security (ssa.gov)	Check your benefits, estimate future benefits, get a benefit letter, update details.
Medicare (medicare.gov)	Review coverage, claims, and plans.
State DMV	Renew a license or registration, check status, make appointments (varies by state).
Other (VA, benefits)	Veterans' services, and other federal and state programs.

GOOD TO KNOW

You rarely need ALL of these — set up what you'll use

Don't feel you must conquer every government website at once. Most people really only need one or two — often Social Security and the IRS. Figure out what *you* actually need (checking benefits? a tax document?), and set up just that. You can always add others later. Focusing on your real need makes the whole thing far less daunting.

CHAPTER 3

ID.me and Login.gov — the Gatekeepers

Here's the key thing to understand before you start: to protect your sensitive information, government sites make you **prove you're really you** — “identity verification.” Two systems do this, and you'll meet one or both.

The two systems

System	What it is
Login.gov	The government's own sign-in system. Often the simpler choice, offered by SSA and others.
ID.me	A separate company the government uses to verify identity. Used by the IRS, SSA, VA, and more.

Both do the same job: confirm your identity once, then let you into the government services that use them. You generally set up an account with one, verify yourself (the involved part), and then use it to sign in to the various sites. Which you use depends on the site and your preference.

GOOD TO KNOW

Verify once, use it for several services

Here's an encouraging fact: once you've gone through the verification with ID.me or Login.gov *one time*, that same verified account lets you into multiple government services that use it — you don't re-verify for each one. So the big effort is a one-time thing. Grit your teeth through it once, and the door opens to several services with a simple sign-in thereafter.

CHAPTER 4

Why It Feels So Hard (and How to Cope)

Let me be honest with you, because it helps to know it's not just you: these verification systems are genuinely clunky and frustrating. Understanding *why*, and approaching them the right way, makes them bearable.

Why it's a struggle

- **They're protecting very sensitive information** (your taxes, benefits), so they're deliberately strict.
- **They ask you to photograph your ID and your face**, which can be finicky to get right.
- **The steps are many and the instructions terse** — not designed with patience in mind.
- **Technology hiccups** — cameras, codes, and uploads that don't always cooperate.

TIP

Set aside unhurried time, and don't do it when frustrated

The single best way to get through identity verification: pick a **calm, unhurried time** — not five minutes before an appointment — when you can go slowly and repeat a step if needed. Have everything ready (next chapter), take breaks if you get frustrated, and remember you can stop and come back. Rushing or doing it while aggravated is when mistakes pile up. Patience really is the key skill here.

FROM BILL

This is the #1 thing folks ask me to sit with them for

Of all the technology tasks I help with, government identity verification is near the top for how often people ask me to just sit beside them and get through it together — because it's that fiddly. There is zero shame in that; these systems defeat tech-savvy people too. If you'd rather not face it alone, call me at (330) 200-8042 and we'll knock it out together, patiently. That's exactly what I'm here for.

CHAPTER 4a

Is ID.me Safe? Honest Answers

A fair worry before you hand over your ID and a photo of your face: is ID.me safe, and what happens to my information? You deserve a straight answer, so here it is, plainly.

The honest picture

- **It's legitimate** — ID.me is the system the IRS, Social Security, VA and others officially use to verify identity. It's not a scam.
- **It uses real security** — your data is encrypted and protected, as you'd expect for a government partner.
- **It does collect sensitive data** — including a facial scan — which some people are uncomfortable with, and that's a reasonable personal concern.
- **You often have a choice** — where Login.gov is offered, you can use the government's own system instead.

GOOD TO KNOW

Legitimate, but your comfort level is valid

Here's the balanced truth: ID.me is a real, officially-used, reasonably secure system — you're not being scammed by using it. At the same time, it's perfectly valid to feel uneasy about a company holding a scan of your face, and you're entitled to prefer **Login.gov** where it's offered, or to verify in person for some services. Use the path you're comfortable with. Being informed and choosing deliberately is exactly the right approach.

STAY SAFE

The real risk is imposters, not the real ID.me

While the genuine ID.me is legitimate, scammers do create **fake “ID.me” pages and emails** to steal your login and documents. So always reach ID.me by going to the government site yourself (or typing id.me), never through a link in a message. And never give your ID.me code to a caller. The real system is safe; the danger is imposters pretending to be it. Reaching it the proper way keeps you clear of them.

CHAPTER 4b

If You'd Rather Not Do It Online

Here's something reassuring that often gets lost: you are **not required** to do everything online. If the whole business of identity verification is more than you want to take on, there are still the old ways.

Your offline options

- **The phone** — you can still call the IRS, Social Security, and others (expect a wait, but it works).
- **In person** — local Social Security offices and others handle business face to face, often by appointment.
- **The mail** — many documents and requests can still be done by mail.
- **A trusted helper** — a family member or I can assist with the online side if you'd like the convenience without the solo struggle.

GOOD TO KNOW

Online is a convenience, not an obligation

Don't let anyone make you feel you *must* go online — the phone, mail, and in-person options still exist, and you have every right to use them. Online is offered because it's faster and saves waits, but it's a choice. If verification simply isn't for you, the traditional routes remain open. And if you'd like the online convenience but not the frustration, that's exactly what a helper is for.

FROM BILL

Online or off, I'll help you get it done

Whether you want to brave the online systems or stick with the phone and mail, I'm glad to help whichever way suits you — sitting with you through verification, or just helping you prepare for a phone call or office visit. There's no single right way, only the way that's comfortable for you. Call me at (330) 200-8042 and we'll handle your government business the way you prefer.

PART 2

Getting Ready

Half the battle is preparation. The documents, the device, the email, and the little setup that makes verification go smoothly instead of stalling halfway.

CHAPTER 5

What You'll Need on Hand

Gather these *before* you start, and verification goes far more smoothly. Hunting for a document mid-process is where people get stuck and give up.

Your checklist

- **A photo ID** — your driver's license, state ID, or passport (you'll photograph it).
- **Your Social Security number.**
- **An email address** you can check (and its password) — codes get sent here.
- **A smartphone** — very helpful, as you'll photograph your ID and face, and receive text codes.
- **Your phone number** — for texted verification codes.
- **Patience and unhurried time.**

TIP

A smartphone makes verification much easier

While you can sometimes verify on a computer, having a **smartphone** makes it far easier, because the hardest steps — photographing your ID and taking a selfie — use the phone's camera naturally. If you're on a computer, the system can often send those steps to your phone. If you don't have a smartphone, that's worth knowing — and a good reason to do this with a helper who does.

CHAPTER 6

Your Email and Phone

Verification leans heavily on your **email** and **phone** to send you codes that prove it's you. Making sure you can smoothly access both prevents the most common stalls.

Getting these ready

- **Know your email password** — you'll receive verification links and codes there, and need to open them. (See the Email manual if signing in is a struggle.)
- **Have your phone handy** — codes arrive by text; you type them in promptly (they expire).
- **Check you can receive texts** — the whole process often depends on it.

HEADS UP

Codes expire quickly — have email and phone ready to check

The verification codes these systems text or email you usually **expire in a few minutes**, so you need to be able to check your email and phone *right away* when one arrives. Have both within reach and unlocked before you begin. A common frustration is a code expiring while you hunt for your email password — so sort that out first, and the codes won't trip you up.

CHAPTER 7

A Quiet Place and Good Light

Because you'll be photographing your ID and your face, the physical setup matters more than you'd think. A little attention here saves a lot of retries.

Setting the scene

- **Good, even light** — facing a window or a lamp, not with bright light behind you.
- **A plain, dark surface** to lay your ID on for the photo — helps the camera see its edges.
- **A steady hand or a prop** — rest your elbows so the photos aren't blurry.
- **Your glasses off** for the face photo if asked (glare can confuse it).

TIP

Blurry ID photos are the #1 snag — go slow and steady

The most common place verification stalls is the **ID photo** — blurry, glared, or cut-off images get rejected. To nail it: good light, a dark flat surface, hold steady (rest your elbows), fill the frame with the card, and avoid glare. Take your time; it's worth a careful photo to avoid doing the whole step over. If it keeps failing, that's a classic “call Bill” moment.

FROM BILL

Photographing your ID giving you grief? I can help

If the ID or face photos keep getting rejected — and they often do — don't bang your head against it. There are little tricks to getting them accepted, and it's much easier with a second pair of hands. Call me at (330) 200-8042 and we'll get past that step together. It's one of the most common snags, and entirely solvable.

CHAPTER 7a

Doing It on a Computer vs. a Phone

You can tackle government verification on either a computer or a phone, and each has its strengths. Knowing which to use for which step smooths the whole thing out.

Which works better for what

Task	Better on…
Reading and navigating	A computer's bigger screen is easier for reading forms and finding your way around.
Photographing ID & face	A phone's camera is natural for this — the hardest verification steps.
Receiving text codes	Your phone, naturally.
The smoothest path	Often: start on the computer, and let it hand the photo steps to your phone.

TIP

Let the computer pass the photo steps to your phone

A common and clever setup: begin the process on your **computer** (easier to read), and when it comes time to photograph your ID and take a selfie, the system can send a **link to your phone** to do just those steps on the phone's camera — then you continue on the computer. This uses each device for what it's best at. If offered “continue on your phone,” take it; it's usually the smoothest road.

GOOD TO KNOW

Use whichever single device you're comfortable with, too

If juggling two devices sounds like more, not less, you can usually do the whole thing on **just your phone** — reading, photos, codes, and all — which many people find simplest. There's no wrong choice. Use the computer, the phone, or both, whichever feels least fussy to you. The goal is getting verified; the device is just the tool, so pick the one that's easiest on your nerves.

PART 3

Verifying with ID.me

The big one, step by step: creating an ID.me account, proving your identity by photo, and — if that fails — the live video-call option that saves the day.

CHAPTER 8

Creating an ID.me Account

The first part is making the **account** itself — the easy part. You'll do the harder identity-proving afterward. Usually you start from the government site (like the IRS) and it sends you to ID.me.

Making the account

1. On the government site, choose to sign in and pick **ID.me** (or go to id.me and choose “Create an account”).
2. Enter your **email** and create a **password**; confirm your email via a link/code it sends.
3. Set up **multi-factor** — a second step, usually a code texted to your phone, for security.
4. Now you have an ID.me account. Next comes proving who you are.

> **TIP**
>
> **Write down your ID.me email and password right away**
>
> The moment you create your ID.me account, **write down the email and password** you used, somewhere safe — you'll need them every time you sign in to a government service, and they're easy to forget. A note inside this book's cover works. Being locked out of your own ID.me account later, and having to redo verification, is a headache worth avoiding with ten seconds of writing now.

CHAPTER 9

Proving Your Identity (Self-Service)

This is the heart of it: proving you're really you, usually by photographing your ID and your face. ID.me calls the do-it-yourself path **“Self-Service.”** Go slowly; this is the fiddly part.

The self-service steps

1. Choose **Self-Service** (verify on your own) when offered.
2. **Photograph your ID** — usually the front and back of your license. Follow the earlier photo tips: good light, steady, no glare.
3. **Take a “video selfie”** — a short face scan to match your ID. Hold the phone at eye level, good light on your face.
4. **Enter your details** — Social Security number, address, phone — to confirm against records.
5. **Wait** while it checks. If it succeeds, you're verified. If not, don't panic — the next chapter has your backup.

HEADS UP

If self-service fails, you have a backup — don't give up

Self-service verification fails for lots of people — a photo won't match, a detail doesn't line up — and that is **not** the end of the road. There's a live video-call option (next chapter) that gets most people through. So if the automatic path rejects you, take a breath: you haven't failed, the finicky automatic system just couldn't do it, and a real person can. Keep going.

CHAPTER 10

The Video Call Option

If the do-it-yourself photos won't work, ID.me offers a **video call with a live person** (a "Video Chat Agent") who verifies you by looking at your documents over video. For many folks, this is actually the *easier* path.

How the video call works

1. Choose the **video call / talk to a referee** option when self-service fails or if you prefer it.
2. You may **wait in a queue** — sometimes a while — so pick a time you can be patient.
3. Have your **documents ready** to hold up to the camera (ID, perhaps a second document).
4. A real agent joins by video, checks your documents and that you match, and verifies you. Talk to them like the helpful person they are.

TIP

The video call can be less frustrating than the photos

Don't dread the video-call option — many people find it **easier** than fighting with the photo system, because a patient human is guiding you and can sort out problems the automatic process can't. Yes, there may be a wait, so set aside time. But if the do-it-yourself path is driving you up the wall, the video call with a real person is often the smoother road to being verified. Consider it a feature, not a failure.

FROM BILL

I'll happily sit with you through the whole verification

Whether it's the photos or the video call, I'm glad to be right there with you for the entire ID.me verification — getting the photos accepted, waiting out the queue, helping you talk to the agent. It turns a lonely, frustrating hour into a manageable one. Call me at (330) 200-8042 and let's get you verified once and for all, together.

PART 4

The Login.gov Alternative

The government's own sign-in system, often simpler than ID.me. When you can use it, how it differs, and getting set up.

CHAPTER 11

What Login.gov Is

Login.gov is the government's *own* sign-in service — run by the government rather than an outside company. Several agencies (like Social Security) let you choose it instead of ID.me, and many people find it a bit simpler.

How it compares to ID.me

Run by	The government itself (vs. ID.me, an outside company).
Where it's used	SSA and a growing number of federal services. Not everywhere (the IRS uses ID.me).
Verification	Similar idea — confirm your identity — but some find the steps gentler.
Which to pick	Use whichever the site offers and you prefer; where both are offered, Login.gov is often simplest.

GOOD TO KNOW

Where you get a choice, Login.gov is often the gentler option

When a government site lets you pick between **Login.gov** and **ID.me** — as Social Security does — many folks find Login.gov a touch simpler and prefer the comfort of it being the government's own system. That said, both work, and some services (notably the IRS) only offer ID.me. So use whichever the particular site offers; where you get to choose, Login.gov is a fine first try.

CHAPTER 12

Setting Up Login.gov

Setting up Login.gov follows the same shape as ID.me — an account, then identity verification — just through the government's own system. Here's the flow.

The setup steps

1. From the government site (e.g. ssa.gov), choose to sign in with **Login.gov**, or go to login.gov.
2. **Create an account** with your email and a strong password.
3. **Set up a second security step** — usually a texted code or an authentication app.
4. **Verify your identity** when required — by entering your details and, for some services, photographing your ID and taking a selfie, much like ID.me.
5. Write down your Login.gov email and password somewhere safe.

TIP

One system is plenty — don't set up both unless you must

You generally only need **one** verified identity account. If Social Security works fine for you through Login.gov, there's no need to also set up ID.me unless another service (like the IRS) requires it. Keeping to one system, with its password written down, is simpler to manage and remember. Add the second only when a service forces your hand.

FROM BILL

Not sure which to use? I'll help you choose and set up

Deciding between Login.gov and ID.me, and getting whichever you pick set up, is exactly the sort of thing that's quick with a knowledgeable hand and frustrating alone. Tell me which government services you need, and I'll help you pick the simplest path and walk through the setup with you. Call (330) 200-8042 and we'll make it painless.

PART 5

The IRS Online

Once you're verified, the IRS website lets you handle much of your tax business from home. What's there, and how to use it safely.

CHAPTER 13

Your IRS Online Account

With your identity verified (via ID.me), you can sign in to your **IRS online account** at irs.gov — a genuinely useful place for keeping on top of your taxes without phone calls or mail.

What you can do there

- **See what you owe**, or check on a refund.
- **Get tax records and "transcripts"** — official summaries you sometimes need for loans or benefits.
- **Make a payment** or set up a payment plan.
- **View past notices** and key tax information.

GOOD TO KNOW

"Transcripts" are just official records of your tax info

You'll see the word **"transcript"** on the IRS site — it sounds technical, but it just means an official summary of your tax records (your income reported, your returns, and so on). People often need one for a mortgage, financial aid, or to sort out a tax question. Being able to pull it up yourself online, instead of requesting it by mail and waiting, is one of the handier things the IRS site offers.

CHAPTER 14

Getting Into the IRS Site Safely

The IRS is a favorite disguise for scammers, so a word on reaching the *real* site safely is important before you sign in.

Safe access

- **Type irs.gov yourself** into the browser — never reach the IRS through a link in an email or text.
- **The real IRS site ends in .gov** — be wary of look-alikes ending in .com or odd addresses.
- **Sign in through ID.me** as set up — the legitimate path.

SCAM ALERT

The IRS does not email, text, or call demanding payment

Burn this in, because it's one of the most common scams: the **real IRS does not initiate contact by email, text, or phone** to demand immediate payment or threaten you, and never asks for gift cards or wire transfers. It contacts you first by **mail**. So any “IRS” call or message pressuring you is a scam — full stop. Reach the IRS only by typing irs.gov yourself or calling their official number. See the Scams manual for more.

FROM BILL

Got an “IRS” message that worries you? Call me first

If you ever receive a call, email, or text claiming to be the IRS — about owing money, a problem, anything — please don't act on it. These are almost always scams designed to frighten you. Call me at (330) 200-8042 and we'll check it out calmly, or reach the real IRS the proper way together. Your peace of mind and your money are worth that quick call.

CHAPTER 15

Handling Taxes and Payments Online

Beyond checking records, the IRS site lets you actually handle payments and plans — useful, but worth doing carefully since real money is involved.

Paying and planning

- **Make a payment** directly from a bank account (IRS Direct Pay) or by card.
- **Set up a payment plan** if you owe and need time — better than ignoring it.
- **Check your balance and history** so there are no surprises.

TIP

Pay only through the official irs.gov — never a link

When paying taxes online, always do it through the **real irs.gov** that you typed yourself (or the official IRS Direct Pay), and never through a link in a message or a third-party “pay your taxes” site that charges extra fees. The genuine IRS payment options are free or low-cost and secure. If a “tax payment” page arrived as a surprise link or demands gift cards, it's a scam — close it.

FROM BILL

Taxes are stressful — I'll help with the website part

Taxes make everyone anxious, and the website shouldn't add to it. While I'm not a tax advisor (that's your accountant's job), I'm glad to help you navigate the *IRS website* safely — getting signed in, finding a transcript, understanding what you're looking at. For the tax advice itself, lean on a professional; for the technology, call me at (330) 200-8042.

PART 6

Social Security Online

Your “my Social Security” account is one of the most useful government tools for older adults. What it does and how to use it.

CHAPTER 16

Your ‘my Social Security’ Account

At ssa.gov you can set up a **“my Social Security”** account — for many retirees, the single most useful government login. It puts your benefits and records at your fingertips.

What it lets you do

- **Check your benefit amount** and when payments arrive.
- **Get a benefit verification letter** — proof of your income, often needed for housing or assistance.
- **Estimate future benefits** if you haven't claimed yet.
- **Update your direct deposit or address**, and check your earnings record for errors.
- **Get your SSA-1099** tax form for taxes.

WHAT THIS DOES FOR YOU

Your benefits, letters, and records — no phone wait

Anyone who's waited on hold with Social Security knows the value here: with a my Social Security account, you can check your benefit, pull a proof-of-income letter, or grab your tax form in minutes from home — no long phone wait, no office trip, no mailing delay. For common needs like a benefit letter for housing, it's a genuine time-and-aggravation saver.

CHAPTER 17

Setting Up and Using It

You set up your my Social Security account using **Login.gov or ID.me** (from Part 3–4) — so if you've already verified with one of those, you're most of the way there.

Getting in

1. Go to **ssa.gov** (type it yourself) and choose **Sign In / Create Account**.
2. Pick **Login.gov** or **ID.me** — whichever you set up (or set one up now, Part 3–4).
3. Sign in and verify as needed. Once in, your benefit information is right there.
4. Explore gently — looking around doesn't change anything.

TIP

Already verified for the IRS? Social Security may just let you in

Here's a nice bonus of these shared systems: if you already set up and verified **ID.me** for the IRS, you can often use that same ID.me to sign in to Social Security too — no re-verifying. One verification, several doors. So if you've already been through the painful part once, getting into Social Security may be refreshingly quick. Worth trying before you set anything new up.

STAY SAFE

Social Security scams are common — know the truth

Like the IRS, Social Security is heavily impersonated. The real SSA **will not call to threaten you, say your number is 'suspended,' or demand payment in gift cards** — those are always scams. Reach Social Security only by typing ssa.gov yourself or calling their official number. If a "Social Security" call frightens you, hang up and call me or the real SSA. See the Scams manual for the full story.

CHAPTER 18

Medicare and Benefits Online

Alongside Social Security, you can manage **Medicare** and other benefits online too — handy once you're comfortable with the sign-in routine.

What's available

- **Medicare (medicare.gov)** — review your coverage, claims, and compare plans.
- **Benefits.gov** — a hub to find and apply for federal benefit programs you may qualify for.
- **Your state's benefits sites** — for state assistance programs.

GOOD TO KNOW

Guard your Medicare number like a credit card

Whether online or off, your **Medicare number** is valuable to scammers who use it to bill for fake services — so protect it. Don't give it to anyone who calls offering “free” equipment or a “new card,” and review your Medicare statements for charges you don't recognize. Access Medicare only through the real medicare.gov. Treat that number with the same care as a bank card, and you'll steer clear of the common Medicare scams.

FROM BILL

Let's get your most-needed government account working first

You don't have to set up every government site — just the one or two you actually need, often Social Security. Tell me what you're trying to do (get a benefit letter? check Medicare?), and I'll help you set up and use exactly that, and nothing more than you need. Call me at (330) 200-8042 and we'll get your most important one working, step by step.

CHAPTER 18a

Getting a Benefit Verification Letter

One of the most common reasons folks need Social Security online is to get a **benefit verification letter** — official proof of your Social Security income, often required for housing, loans, or assistance programs. Here's how, since it comes up so often.

Getting your letter

1. Sign in to your **my Social Security** account at ssa.gov.
2. Look for **"Benefit Verification Letter"** (sometimes under "Documents" or on the main page).
3. Choose to **view, print, or save** it — it's an official document you can use right away.
4. Print it, or save it as a PDF to email or print later (see the Email manual for sending it).

WHAT THIS DOES FOR YOU

Proof of income in two minutes, not two weeks

Needing to prove your income — for an apartment, a senior program, a loan — used to mean calling Social Security and waiting for a letter in the mail. Now you can pull up, print, and use an official benefit letter in a couple of minutes from home, any time you need one. For this single common task, the online account earns its keep many times over.

CHAPTER 18b

Checking Your Earnings Record

A quietly important thing your Social Security account lets you do is check your **earnings record** — the history of what you've earned over your working life, which determines your benefit. Errors here can cost you money, so it's worth a look.

Why and how to check

- **Your benefit is based on your earnings record** — if years are missing or wrong, your benefit could be lower than it should be.
- **Find it** in your my Social Security account, often labeled “Earnings Record” or on your Social Security Statement.
- **Compare it** to what you remember earning; look for missing years or employers.
- **Report errors** to Social Security with proof (old W-2s or tax returns) if you spot any.

TIP

Check your earnings record — errors can quietly cost you

It's worth a careful look at your earnings record, because mistakes do happen (a year missing, a misreported employer), and since your benefit is calculated from it, an error could mean you're owed more than you're getting. Catching and correcting a mistake — with old tax records as proof — can genuinely increase your benefit. A little checking now and then is money-smart. If you spot something odd, it's worth pursuing.

FROM BILL

Puzzled by your Social Security statement? Let's read it together

Social Security statements and earnings records can be confusing to make sense of. While I'm not a benefits advisor, I'm glad to help you *find* and *read* these documents in your online account, so you can see what's there and spot anything that looks off (and then take real questions to Social Security). Call me at (330) 200-8042 and we'll look through it together.

PART 7

DMV, Scams & Keeping Your Account Safe

Handling the DMV online, the scams that impersonate government sites, and protecting the verified identity account you worked so hard to set up.

CHAPTER 19

The DMV Online

Many **DMV** (Department of Motor Vehicles) tasks can now be done online, saving you the famous DMV wait. These are run by your *state*, so the exact site and steps vary — but the idea is the same.

What you can often do online

- **Renew your driver's license or vehicle registration.**
- **Request a replacement** for a lost license or registration.
- **Make an appointment** to skip the walk-in line.
- **Check the status** of a license, registration, or application.

HEADS UP

Use your STATE's official DMV site — .gov, not look-alikes

The DMV attracts a lot of fake “DMV services” websites that charge extra fees or steal your information. Always go to your **state's official DMV site** — search for your state's name plus “DMV” and look for the official **.gov** address, or type it if you know it. Be wary of “DMV” sites ending in .com or .org that want payment for “help” with renewals. When unsure which is the real one, ask me.

GOOD TO KNOW

REAL ID is a common reason for a DMV visit

One DMV matter that usually needs an *in-person* visit is getting a **REAL ID** (the star-marked license needed for domestic flights). You typically must bring documents in person for that one, even if other DMV tasks are online. Your state DMV site explains what to bring; making an appointment online first saves the wait. If the REAL ID requirements confuse you, I'm glad to help you sort out what you need.

CHAPTER 20

Protecting Your Verified Account

Your ID.me or Login.gov account is a valuable key — it opens your tax and benefit information — so keeping it secure matters. The good news: these systems are built to be secure, and a few habits keep your side safe.

Keeping it safe

- **A strong, unique password** for your ID.me / Login.gov account — not reused elsewhere.
- **Keep the two-step codes to yourself** — never read a login code to anyone who calls.
- **Write your login down safely** at home, not on a public note.
- **Protect your email too** — since account resets go through it.

STAY SAFE

No one legitimate will call asking for your login code

A scam to watch for: someone calls claiming to be from ID.me, the IRS, or Social Security and asks you to read back a **verification code** that was just texted to you. **Never do this.** That code is the key to your account, and they're trying to break in. No real agency or service asks you to share a login code with a person over the phone. Hang up. The code is for *you* to type, never to tell.

CHAPTER 21

Government Impersonation Scams

Because government business involves money and fear, scammers impersonate these agencies constantly. A quick summary of the rules keeps you safe (the Scams manual goes deeper).

The truths that defeat these scams

- **The IRS, SSA, and Medicare contact you first by mail**, not by surprise call, text, or email.
- **They never demand gift cards, wire transfers, or crypto** — that's always a scam.
- **They don't threaten arrest** or say your Social Security number is “suspended.”
- **Reach them only** by typing the real .gov site yourself or calling their official number.

SCAM ALERT

Any urgent government ‘pay now or else’ is a scam

The simplest rule: a real government agency does **not** phone, text, or email you out of the blue demanding immediate payment, threatening arrest, or asking for gift cards. Any message that does — however official it sounds, whatever name shows on your phone — is a scam. Don't engage; reach the agency yourself the proper way. When in doubt, call me. Slowing down and checking defeats every one of these.

FROM BILL

Worried about a ‘government’ call? That's exactly what I'm for

If you ever get a frightening call or message claiming to be the IRS, Social Security, or any agency, please don't act on it in the moment — that fear is the scammer's tool. Hang up and call me at (330) 200-8042, and we'll calmly figure out whether it's real (it's almost never) and reach the genuine agency the safe way if needed. No question is too small, and I'd much rather get that call than hear afterward.

CHAPTER 21a

Telling Real Government Sites from Fakes

Since so many scams and junk sites impersonate the government, a reliable way to spot the **real** site is one of the most protective skills in this whole guide. It comes down to a few simple checks.

How to know it's genuine

- **It ends in .gov** — real U.S. federal and state sites use **.gov** (like irs.gov, ssa.gov). This is the biggest tell.
- **You typed it yourself** or used a trusted bookmark — not a link from a message or ad.
- **Be wary of .com, .org, or odd endings** claiming to be government services — many are fee-charging middlemen or scams.
- **No .gov site demands gift cards** or threatens you.

STAY SAFE

“.gov” is the mark of the real thing

Here's a simple, powerful rule: genuine U.S. government websites end in **.gov**. If a site claiming to be the IRS, Social Security, or your DMV ends in **.com** or something else — or you reached it through a search ad or a message link — be very suspicious. Type the real .gov address yourself. This one habit steers you clear of the fake “government services” sites that charge junk fees or steal information.

TIP

Bookmark the real sites once, and always use the bookmark

To never again risk landing on a fake government page, visit each real site once (by typing its .gov address), and **save it as a bookmark**. After that, always reach it through your bookmark. Then you arrive at the genuine site every time, no matter what links or ads come your way. Setting up bookmarks for irs.gov, ssa.gov, and your DMV is a lovely little safety project — I'm glad to help.

CHAPTER 21b

Other Useful Government Services

Beyond the big three (IRS, Social Security, DMV), a handful of other official sites are genuinely useful to know about — all free, all real government services.

Worth knowing

Site	What it's for
USA.gov	The government's main directory — find any federal service or agency.
VA.gov	Veterans' benefits, health care, and records.
Benefits.gov	Find federal benefit programs you may qualify for.
USPS.com	Track mail, hold mail, change address (official postal service).
Vote.gov / your state	Voter registration and election information.

GOOD TO KNOW

Many useful services are free and official — beware paid middlemen

A helpful thing to know: genuine government services — registering to vote, changing your address, finding benefits — are **free** on the official .gov sites. Be wary of third-party sites that charge a fee to “help” with these free services (a common trick with passports, EIN numbers, and the like). Go to the real .gov source and you'll usually pay nothing beyond any genuine, official fee. Don't pay a middleman for what the government offers free.

FROM BILL

Need a government service and not sure where to start? Ask me

There are a great many government services online, and knowing which real site handles what — and how to reach it safely — can be bewildering. Whatever you're trying to do, just ask me, and I'll point you to the genuine .gov site and help you get started safely. Call (330) 200-8042 — steering folks to the real services and away from the fee-charging fakes is a happy part of my work.

PART 8

When to Call Bill & Your Cheat-Sheet

An honest word about when a hand saves real aggravation — and a one-page cheat-sheet to keep handy.

CHAPTER 22

When to Call Bill

This guide is here so you can handle government business online with less frustration. But I'll be honest: identity verification is one of the areas where a patient helper genuinely saves you the most aggravation. Here's when I'd pick up the phone.

Good reasons to call

- You're **setting up ID.me or Login.gov** for the first time and want a hand through the verification.
- The **ID photo or face scan keeps failing** — a very common, fixable snag.
- You need the **video-call verification** and want company through the wait.
- You're trying to **get a Social Security letter, a tax transcript,** or similar and can't find it.
- A **“government” call or message** has you worried — let's check before you act.
- You're simply **stuck and frustrated** — that's reason enough.

Things you can handle yourself

Once you're verified, signing in, checking your benefits, pulling a document, and making a payment on the real site are all yours. Use this guide as your map, go at your own pace, and remember the big hurdle — verification — is a one-time thing.

FROM BILL

How I like to help

I'm Bill, and I've spent 30+ years helping folks feel at home with their technology, right here in Portage County, Ohio. Sitting with someone through the maddening government verification process — getting them verified and into their account at last — is some of the most appreciated work I do, because it's so genuinely frustrating alone. No rushing, no judgment, no question too small. Call **(330) 200-8042** or book at **billshometech.com/book**.

WHAT THIS DOES FOR YOU

The hard part is one-time — then it's just convenient

Hold onto this: the painful part — verifying your identity — is a **one-time** hurdle. Get past it once (with help if you like), and from then on it's genuinely convenient: your benefits, tax records, and government business handled from your chair, no phone waits, no office trips. The aggravation is front-loaded; the payoff lasts for years. It's worth pushing through.

Thank you for tackling this — it's one of the more frustrating corners of technology, and you deserve credit for taking it on. You've learned the systems, the steps, and how to stay safe from the scammers who impersonate the government. Keep this guide handy, be patient with yourself, and don't be a stranger.

— Bill

CHAPTER 23

Your Government-Online Cheat-Sheet

Keep this handy. The essentials, all in one place.

The two gatekeepers

System	In brief
Login.gov	Government's own sign-in. Often simplest. Used by SSA and others.
ID.me	Outside verifier. Used by IRS, SSA, VA. Has a live video-call option if photos fail.

Before you start, have ready

- **Photo ID** (license/passport), **Social Security number**.
- **Email** (and password) and **phone** — for codes that expire fast.
- **A smartphone** (easiest), **good light**, and **unhurried time**.

Real government sites (type these yourself)

Service	Address
IRS	irs.gov
Social Security	ssa.gov
Medicare	medicare.gov
DMV	your state's official .gov DMV site
Login.gov / ID.me	login.gov / id.me

Safety rules

- Government agencies contact you **first by mail** — not surprise calls/texts.
- They **never** demand gift cards, wires, or threaten arrest — that's always a scam.
- **Never share a login code** with anyone who calls.
- Reach sites by **typing the .gov address yourself**, never a link.

Keep these handy

My details	
My ID.me / Login.gov email	_____
Where that password is kept	_____
Bill's Home Tech	(330) 200-8042 · billshometech.com/book

WHAT THIS DOES FOR YOU

You got through the hard part

Verifying your identity with the government is one of the most frustrating technology tasks out there — and you took it on. Now your benefits, tax records, and government business are within easy reach from home, and you know how to spot the scammers who impersonate these agencies. Be proud, keep this guide close, and enjoy skipping those phone-hold afternoons.

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