BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Social Security Online

Setting up and using your my Social Security account — safely, simply, in plain English

A calm, trustworthy guide for your account

Take your time — and stay safe from scams

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

Covers the my Social Security account at ssa.gov · facts current November 2026

What's Inside

This is your plain-English guide to **my Social Security** — the free online account from the Social Security Administration. Read it in any order and at your own pace. It will walk you through setting the account up safely, show you everything useful you can do with it, and — just as important — teach you to recognize the Social Security scams that prey on good people. Everything official happens at the website **ssa.gov**; if a screen looks a little different from what's pictured here, the government may have refreshed its site, but the ideas and the words you're looking for stay the same. When in doubt about anything, this guide will always point you back to the safe, official path.

Part 1 — Getting Started

1 A Note from Bill
2 What "my Social Security" Is
3 Is It Safe? The Honest Answer
4 What to Have Ready Before You Begin

Part 2 — Creating Your Account

5 The Sign-In Partners: Login.gov & ID.me
6 Setting Up: Getting to the Right Place
7 Creating Your Login.gov Account
8 Proving It's Really You
9 Signing In From Now On

Part 3 — Using Your Account

10 A Tour of Your Dashboard
11 Your Statement & Earnings Record
12 Checking or Estimating Your Benefits
13 Getting a Benefit Verification Letter
14 Managing Direct Deposit & Your Address
15 Medicare Tasks You Can Do Here
16 Your Tax Form (SSA-1099) & Documents
17 Messages & Keeping Your Info Current
18 Applying for Benefits Online — an Overview

Part 4 — Staying Safe from Scams

19 The Social Security Scam Playbook
20 Spotting a Fake Call, Text, or Email
21 What Social Security Will & Won't Do
22 Protecting Your Account & Identity
23 If You Think You've Been Targeted or Scammed

24 Common Scam Scripts, Word for Word
25 Helping a Loved One Stay Safe

Part 5 — Getting Real Help & When to Call Bill

26 The Official Ways to Reach Social Security
27 Phone & In-Person Options
28 Other Useful Things at ssa.gov
29 A Simple Yearly Routine
30 Questions People Ask Me All the Time
31 When to Call Bill
32 Your Social Security Online Cheat-Sheet

PART 1

Getting Started

What a my Social Security account is, why it's genuinely useful, the honest truth about whether it's safe, and exactly what to have ready before you begin.

CHAPTER 1

A Note from Bill

Hello, and welcome. Social Security is something nearly all of us count on, and yet dealing with it online can feel intimidating — the stakes feel high, the government's website can look official and stern, and there's the nagging worry about scams and "doing something wrong." I wrote this guide to take all of that worry off your shoulders.

I'm Bill. Helping folks feel at home with their technology is what I do every day, and I'll walk you through this the way I'd sit beside you at your kitchen table: patiently, in plain English, with no rushing. If I use a term you don't know, I'll stop and explain it right then.

What this guide will do for you

By the end of this short book you'll be able to set up your own **my Social Security** account safely, check your benefits and earnings, handle common tasks like updating your direct deposit — and, every bit as important, spot and shut the door on the scams that target older Americans around Social Security. Knowledge is your best protection, and that's exactly what you'll have.

STAY SAFE

One promise to hold onto through this whole book

Everything genuine about your Social Security happens at one official website: **ssa.gov** (and the two sign-in partners it sends you to, which we'll cover). The real Social Security Administration will **never** call, text, or email you out of the blue demanding money, threatening arrest, or asking you to pay with gift cards. If that ever happens, it's a scam — full stop. Keep that single fact in your pocket and you're already safer than most.

And I'm only a phone call away

This guide will carry you a long way on your own. But setting up a government account can have a fiddly moment or two, and you should never feel you have to wrestle with it alone. Call me at **(330) 200-8042** and we'll do it together, calmly and safely, with no judgment. Now let's begin.

— Bill

CHAPTER 2

What "my Social Security" Is

Let's start with the plainest possible explanation. **my Social Security** is a free, personal online account — a bit like online banking, but for your Social Security — that lets you see your information and take care of common tasks from home, any time of day, without a trip to the office or a long wait on the phone.

What you can do with it

An account gives you a tidy, secure window into your own Social Security record. Among the things you can do:

- See your **Social Security Statement** — your earnings history and estimates of your future benefits.
- Check the **amount and status of your benefits** if you're already receiving them.
- Set up or change your **direct deposit** (where your payment lands).
- Update your **mailing address** and phone number.
- Get a **benefit verification letter** — official proof of your benefits, often needed for loans, housing, or assistance programs.
- Request a **replacement SSA-1099** (the tax form showing benefits you received).
- Take care of certain **Medicare** tasks, like requesting a replacement Medicare card.

WHAT THIS DOES FOR YOU

Why it's worth having, even if you rarely use it

Having a my Social Security account does two good things. First, it saves you time — many tasks that once meant a phone call or an office visit now take two minutes from your chair. Second, and quietly important: **claiming your own account keeps a scammer from claiming it first**. An account registered in your name, protected by you, is one a thief can't set up pretending to be you. It's a small, sensible piece of self-protection.

Who can have one

To create an account you must be **18 or older** and have a **Social Security number**. You'll also need a valid email address and a bit of personal information to prove you're really you (we'll cover exactly what in Chapter 4). That's all — if that's you, you're eligible.

CHAPTER 3

Is It Safe? The Honest Answer

Let's address the worry head-on, because it's a fair one. Is it safe to put your Social Security online? The honest answer is: **yes, when you go through the official site and protect your sign-in** — and in fact, having an account you control is safer than not having one. Let me explain why, plainly.

Why an account you control is safer

The Social Security Administration already holds your record whether or not you have an online account. The question is only who, if anyone, can reach it online. If *you* set up and guard your account, it's locked to you. If you leave it unclaimed, there's a small risk a thief who has stolen your personal details could try to set one up in your name. Claiming your own account closes that door.

What makes it secure

- The sign-in uses **two-step verification** — after your password, it sends a one-time code to your phone or email, so a stranger with just your password still can't get in.
- You sign in through a trusted **government identity partner** (Login.gov or ID.me), built specifically to verify that people are who they say they are.
- The connection is encrypted, the way your bank's website is.

STAY SAFE

Safe — if you follow two simple rules

The account itself is secure. The weak point, as always, is being tricked. So hold to two rules and you'll be fine: **(1)** only ever reach your account by typing **ssa.gov** into your web browser yourself — never through a link in an email, text, or search ad. **(2)** Never give your sign-in code or password to anyone who contacts you, for any reason. Follow those two and the scammers have no way in.

A word of reassurance

If all this talk of security feels daunting, take heart: millions of Americans use these accounts safely, and the steps are designed to be followed by ordinary folks, not computer experts. We'll go slowly, and anything you're unsure about, we can do together over the phone. You are not going to break anything, and you are not going to be left to figure it out alone.

CHAPTER 4

What to Have Ready Before You Begin

A few minutes of gathering things now makes the whole setup smooth and frustration-free. Before you start creating your account, have these within reach.

The checklist

Have this ready	Why
Your Social Security number	You'll need it to verify your identity. Have your card or the number handy and private.
A valid email address	Your own, that you can check right now — a code will be sent to it. (If you don't have one, we can set one up; see the note below.)
Your phone	Kept nearby. The sign-in will send a one-time code by text or call to confirm it's you.
Some personal details	Your mailing address, date of birth, and answers to questions only you would know (to prove your identity).
A government photo ID	Such as a driver's license or state ID — the identity partner may ask to see it, sometimes via a photo taken with your phone.
Patience and a quiet half-hour	Setting up the first time takes a little while. Pick a calm moment, not a rushed one.

GOOD TO KNOW

No email address yet? That comes first

The account requires an email address you can check, because it sends codes there. If you don't have one, that's the very first step — a free email account (like Gmail or Outlook) takes only a few minutes to set up, and it's useful for far more than Social Security. If you'd like, I'll help you create one and show you how to check it; it's a wonderful little key that opens a lot of doors.

One more thing: do it on a device you trust

Set up and use your account on **your own** computer, phone, or tablet, on your **own home internet** — not on a public library computer or a coffee-shop Wi-Fi, where others might glimpse your details. Your own devices, at home, are the safe place for anything to do with your Social Security.

PART 2

Creating Your Account

The sign-in partners explained, then a calm, step-by-step walk through setting up your account, proving your identity, and signing in from then on.

CHAPTER 5

The Sign-In Partners: Login.gov & ID.me

Here's the first thing that trips people up, so let's clear it up right away. To protect your account, Social Security no longer has its own separate username and password. Instead, you sign in through one of two trusted **identity partners** — specialized services that verify you really are you. You only need **one** of them.

Partner	What it is
Login.gov	A secure sign-in service run by the U.S. government, used across many federal agencies. Social Security recommends it for most people in the United States.
ID.me	A private identity-verification service also used by many government agencies. A good choice too — and the one to use if you have a mailing address outside the United States.

Which should you choose?

For most folks living in the U.S., **Login.gov** is the straightforward choice, and it's the one we'll walk through. But either works. And here's a helpful point: if you *already* have a Login.gov or ID.me account from dealing with another government service (the IRS, veterans' benefits, and so on), you don't need a new one — you can sign in to Social Security with the one you already have.

GOOD TO KNOW

Why two companies, not just "Social Security"?

It feels odd to sign in to a government account through a company with a different name, but there's good reason: these partners are built specifically to confirm identity securely, which protects *your* account from impostors. It's the same idea as your bank using a trusted security system. Seeing "Login.gov" or "ID.me" during sign-in is normal and correct — not a sign anything's wrong.

STAY SAFE

Reach these only through ssa.gov

Scammers build fake copies of Login.gov and ID.me to steal your details. Protect yourself by always starting at the official **ssa.gov** (typed by you into your browser) and letting it send you to the partner. Never reach your sign-in through a link in an email, a text, or a search advertisement — even one that looks perfect. Start at ssa.gov, every time.

CHAPTER 6

Setting Up: Getting to the Right Place

Let's begin the actual setup. The single most important habit — the one that keeps you safe through this entire process — is **how you get to the website**. Do this part right and the rest is just following friendly prompts.

Reaching the official site safely

1. Open your **web browser** (the program for visiting websites — Chrome, Edge, Safari, or Firefox).
2. Click into the **address bar** at the very top (where web addresses go), and **type it yourself**: **ssa.gov** — then press Enter. Don't search for it; type the address directly.
3. On Social Security's website, look for **"my Social Security"** and the option to **Create an Account** (or **Sign In**, if you'll use a partner account you already have).
4. It will offer you the sign-in partners — choose **Login.gov** (our path here) or ID.me.

> STAY SAFE
>
> **Typing the address is your seatbelt**
>
> Typing **ssa.gov** yourself is the simplest, strongest protection there is. Search results and ads can be faked to send you to look-alike scam sites that steal your details. The real government site ends in **.gov** — that ending is reserved for genuine government use. Make "I type ssa.gov myself" your unbreakable habit and the fake sites can never catch you.

A note on the two paths from here

If you already have a Login.gov or ID.me account, you'll simply **Sign In** with it, and Social Security will connect to your record — skip ahead to Chapter 9. If you're starting fresh, the next two chapters walk you through creating a Login.gov account and proving your identity. Either way, go at your own pace; there's no clock running.

CHAPTER 7

Creating Your Login.gov Account

If you don't already have one, you'll create a Login.gov account. It's a short, guided process. I'll describe each step so nothing surprises you; the screen will walk you through it with clear prompts.

Step by step

1. When Social Security sends you to Login.gov, choose to **create an account**.
2. **Enter your email address** — the one you have handy and can check right now. Login.gov sends a message to it to confirm it's really yours.
3. **Open your email**, find the message from Login.gov, and click the link or button inside to confirm. (If you don't see it, check your spam/junk folder.)
4. **Create a strong password.** Make it something long and memorable that a stranger couldn't guess — not "password," not your birthday. Write it down and keep it somewhere safe and private at home.
5. **Set up your second step.** This is the extra layer of safety: Login.gov will send a one-time code to your phone (by text or call) each time you sign in. Choose the phone option and enter your mobile number; they'll text you a code to confirm it works.

> TIP
>
> **Write your password down — on paper, at home**
>
> Security experts used to frown on writing passwords down, but for most folks at home the real danger isn't a burglar reading a notebook — it's forgetting the password and getting locked out. Write it on paper and keep it somewhere private (not stuck to the computer). Just never share it, and never type it into a site you reached from an email link. A password you can find again beats a "clever" one you lose.

Backup codes — your spare key

During setup you may be offered **backup codes** — a short list of one-time codes you can use to get in if you ever don't have your phone. Save these somewhere safe (print them, or write them down). They're your spare key for the day you need to sign in and your phone isn't handy. Tuck them in the same safe place as your password.

CHAPTER 8

Proving It's Really You

Because this account reaches your Social Security record, you have to prove you're genuinely you — not someone who found your details. This is called **identity verification**, and while it can feel like a lot of hoops, every hoop is there to keep *your* account safe from impostors. Here's what to expect.

What they'll ask for

- **Your personal details** — name, date of birth, Social Security number, and address.
- **Your government photo ID** — often you'll take a picture of your driver's license or state ID with your phone's camera, front and back. The screen guides you through it.
- **A photo of yourself** — sometimes a quick "selfie" so they can match your face to your ID. It feels odd, but it's a normal part of confirming identity.
- **Answers to a few questions** only you would likely know, drawn from public records (like a past address or a type of loan).

If a step gives you trouble

Identity checks can be finicky — a blurry ID photo, a question you're unsure of. Don't be discouraged. You can usually try again, and both partners offer ways to verify in person or by other means if the online route won't work for you. If you get stuck here, this is one of the most common spots where a little help makes all the difference — so call me and we'll get past it together.

GOOD TO KNOW

Taking a photo of your ID is safe and normal

Being asked to photograph your driver's license and your own face can feel strangely personal. Rest assured it's a standard, secure part of proving identity to a government service — the same thing banks and many agencies now do. As long as you reached this through **ssa.gov** and the official partner (not an email link), your information is being handled securely. If you're ever unsure whether you're in the right place, stop and call me before sending anything.

CHAPTER 9

Signing In From Now On

Once your account is set up, signing in again is quick — and it's the same safe routine every time. Learn this little rhythm and you'll never have to puzzle over it.

The sign-in routine

1. Type **ssa.gov** into your browser yourself, and choose **Sign In** to my Social Security.
2. Choose your partner (**Login.gov** or ID.me) and enter your email and password.
3. When it sends a **one-time code** to your phone, read the code and type it in. (This proves it's you, even if someone else somehow knew your password.)
4. You're in — your account dashboard appears.

STAY SAFE

Nobody legitimate will ever ask for your code

That one-time code sent to your phone is the key to your account. **No real person or company will ever call, text, or email asking you to read it to them** — not Social Security, not "support," not your bank. Anyone who does is a scammer trying to break into your account at that very moment. Never share a code with anyone. Type it only into the official site you reached by typing ssa.gov yourself.

If you forget your password or get locked out

It happens to everyone. On the sign-in screen there's a **"Forgot password"** option that walks you through resetting it safely (using your email and your second step). If you saved your backup codes (Chapter 7), they help here too. And if you're truly stuck, don't force it or hand control to anyone who calls — just reach for this book, or call me, and we'll get you back in the safe way.

TIP

Sign out when you're done on a shared device

On your own private phone or computer at home, you can stay signed in for convenience. But if you ever use a device others can reach, be sure to **Sign Out** when you finish, so the next person can't wander into your account. On a public or borrowed computer, better not to sign in at all — wait until you're home.

PART 3

Using Your Account

A tour of everything useful you can do once you're in: your statement and earnings, benefit estimates, letters, direct deposit, Medicare, tax forms, and more.

CHAPTER 10

A Tour of Your Dashboard

Once you sign in, you land on your account's main page — the **dashboard**. It gathers your key information and the things you can do into one tidy place. Let's take a gentle look around so it feels familiar. The exact layout shifts now and then as the government updates the site, but the pieces stay the same.

What you'll generally see

- A greeting with **your name**, confirming you're in your own account.
- Your **benefit information** — if you already receive Social Security, your payment amount and next payment date; if not yet, your estimated future benefits.
- A link to your **Social Security Statement** and earnings record.
- Options to update **direct deposit** and **contact information**.
- A place for **messages** and official letters you can download.
- Links for **Medicare** tasks and for requesting documents.

TIP

Look around — you can't break anything by reading

Feel free to click around your dashboard and read what's there. Simply *looking* at your information changes nothing — you only make a change when you deliberately fill something in and click a Save or Submit button. So explore with an easy mind, get the lay of the land, and come back to this book whenever you want to actually do one of the tasks.

Finding your way back out

When you're finished, look for **Sign Out** (often near your name, top corner). On your own home device you don't strictly have to sign out each time, but it's a tidy habit. Closing the browser tab also ends the session. Either way, your information stays safe behind your sign-in.

CHAPTER 11

Your Statement & Earnings Record

One of the most valuable things in your account is your **Social Security Statement** — a personal summary of what you've earned over your working life and what you can expect to receive. It used to arrive by mail; now it lives in your account, always up to date.

What the Statement shows

- Your **earnings record** — the income reported under your Social Security number, year by year, across your career.
- **Estimates of your retirement benefits** at different ages (claiming earlier means smaller monthly checks; waiting means larger ones).
- Estimates of **disability** and **survivors** benefits for you and your family.
- How many work credits you have toward qualifying.

Why you should check your earnings

Your future benefits are figured from your earnings record, so it's genuinely worth making sure it's correct. Mistakes do happen — an employer reports a wrong figure, or a year goes missing — and an error can mean a smaller benefit later. Look down the list of years and make sure your income looks about right. If a year is blank or clearly wrong, that's worth correcting with Social Security (keep old tax records or W-2s as proof).

WHAT THIS DOES FOR YOU

Peace of mind, and a clearer plan

Reading your Statement does two good things: it lets you catch any earnings errors while they're still easy to fix, and it gives you real numbers for planning — so decisions about when to retire or claim are based on facts, not guesses. It's one of the most genuinely useful things the account offers, and it's right there whenever you want it.

CHAPTER 12

Checking or Estimating Your Benefits

Whether you're already receiving Social Security or still planning ahead, your account helps you see the numbers clearly.

If you already receive benefits

Your dashboard shows your **current monthly amount**, your **next payment date**, and the deductions (like Medicare premiums) taken out. It's the quick, reliable way to confirm what you're getting and when — handy at tax time or when budgeting.

If you're planning ahead

If you haven't started benefits, the account estimates what you'd receive at different claiming ages. Because waiting generally means a larger monthly check (up to a point), seeing these numbers side by side helps you weigh the choice. There may also be tools to try different "what if" ages and future earnings.

FROM BILL

The claiming decision is a big one — don't rush it

When to start Social Security is one of the most important money decisions many people make, and the right answer depends on your health, your savings, whether you're still working, and your spouse. This book can't give financial advice, and I'm not a financial advisor — but I *can* help you get into your account and read the numbers clearly, so you (and any advisor you trust) are working from the real figures. For the decision itself, a qualified advisor or Social Security itself is the place to turn.

CHAPTER 13

Getting a Benefit Verification Letter

Every so often, someone asks you to *prove* your Social Security income or status — a landlord, a bank for a loan, an assistance program. The official proof is a **benefit verification letter**, and your account can produce one in moments, any time, for free.

Getting your letter

1. Sign in and look for **Benefit Verification Letter** (sometimes under a "Documents" or "Replace documents" area).
2. Choose it, and the letter is generated with your official information.
3. You can **view, download, or print** it, or save it as a file to email where it's needed.

WHAT THIS DOES FOR YOU

Official proof, in two minutes, without a phone call

What once meant a call to Social Security or a wait for mail is now a two-minute task from your chair. Whenever any office needs proof of your benefits, you can hand them an official letter the same day. That's the quiet convenience of having the account — small errands that used to eat an afternoon now take moments.

CHAPTER 14

Managing Direct Deposit & Your Address

Two of the most common reasons to use your account are to change where your money goes and to keep your contact details current. Both are quick — and both are worth doing carefully, since they involve your payments.

Updating direct deposit

Direct deposit means your Social Security payment is sent straight into your bank account automatically — safer and faster than a paper check. If you change banks, you'll want to update it. In your account, find the direct deposit option, and have your new bank's **routing number** and **account number** ready (they're at the bottom of a check, or your bank can provide them).

Updating your address and phone

Keeping your mailing address and phone number current ensures you receive important notices and can always get your sign-in codes. Find the contact-information section and update what's changed. Simple as that.

SCAM ALERT

Direct-deposit changes are a scammer's favorite target

Because changing direct deposit moves where money goes, it's a prime target for thieves. **Only ever change it yourself**, after signing in by typing ssa.gov. Social Security will **never** call, text, or email asking you to "confirm" or "update" your bank details, and never asks you to do it to "release" a payment. Anyone pushing you to change your deposit information is trying to steal your benefits. When in doubt, stop and call me — **(330) 200-8042**.

CHAPTER 15

Medicare Tasks You Can Do Here

If you have Medicare, your Social Security account handles several Medicare errands, since Social Security manages Medicare enrollment. It saves a separate trip or call for the common ones.

Common Medicare tasks

- Request a **replacement Medicare card** if yours is lost or damaged.
- Print a **proof of Medicare coverage** letter.
- Check or manage certain enrollment details.
- See Medicare premium deductions taken from your benefit.

GOOD TO KNOW

Social Security and Medicare, working together

It can be confusing that Medicare tasks live inside your *Social Security* account. The reason is simple: Social Security is the agency that enrolls people in Medicare and collects the premiums, so your account is the natural place for these errands. For questions about Medicare *coverage* and plans themselves, though, Medicare has its own official site (medicare.gov) and help line — a topic worth its own conversation if you'd like one.

CHAPTER 16

Your Tax Form (SSA-1099) & Documents

At tax time, if you receive Social Security you need a form called the **SSA-1099**, which shows the total benefits you got during the year. If yours goes missing, you don't have to wait for a replacement in the mail — your account has it.

Getting a replacement SSA-1099

1. Sign in, and look for the **SSA-1099** or **Replace Your Tax Form** option (usually available after late January for the prior year).
2. Select it to view and download or print your form.
3. Give the file to whoever prepares your taxes, or keep it with your tax records.

TIP

Download important documents and keep them

When you pull up your SSA-1099, benefit letter, or Statement, take the moment to **save or print** a copy for your own records. Having your own tidy file of these documents means you're never scrambling at tax time or when an office asks for proof. A little filing now saves a lot of hunting later.

CHAPTER 17

Messages & Keeping Your Info Current

Your account can also be where Social Security sends you official notices, and where you keep your preferences up to date. A couple of good habits here keep everything running smoothly.

Going paperless (if you like)

You can often choose to receive certain notices electronically in your account rather than by mail. That's convenient and tidy — just be sure to check your account (or the email it uses) now and then so you don't miss something. If you prefer paper, that's perfectly fine too; it's your choice.

Keeping a light touch on your account

You don't need to visit often. Signing in a few times a year — to check your earnings, grab a document, or just confirm all looks right — is plenty. Doing so also quietly confirms the account is still yours and under your control, which is a small but real protection.

WHAT THIS DOES FOR YOU

A standing, trusted connection to your benefits

Once it's set up, your account becomes a calm, reliable line to your own Social Security whenever you need it — no phone trees, no waiting rooms, no mailing delays. Most of the time you won't need it; the day you do, it's right there, under your control, two minutes away. That's a comforting thing to have in place.

CHAPTER 18

Applying for Benefits Online — an Overview

Beyond checking your record, Social Security's website also lets many people **apply** for benefits online — retirement, Medicare, and some others — without visiting an office. This is a bigger task than the quick errands above, so here's a calm overview rather than every detail, since the right steps depend on your situation.

What you can generally apply for online

- **Retirement benefits**, when you're ready to start.
- **Medicare**, around the time you turn 65.
- Certain **disability** and **spouse's** benefits, depending on circumstances.

A sensible way to approach it

Applying is a one-time, consequential step, and it's worth doing unhurried and well. Gather your information, read each screen carefully, and don't feel you must finish in one sitting — you can usually save and return. Because the choices (like *when* to start retirement) affect you for years, it's wise to understand them first (Chapter 12) or get guidance from Social Security or a trusted advisor before you submit.

FROM BILL

A good moment to have someone in your corner

Applying for benefits is exactly the kind of thing where a steady hand nearby brings real peace of mind — not to make your decisions for you, but to make sure you're in the right official place, the forms are filled in correctly, and nothing's missed. If you'd like company for it, I'm glad to sit with you (in person or by phone) while *you* make the choices. **(330) 200-8042**.

PART 4

Staying Safe from Scams

The single most important part of this book: recognizing the Social Security scams that target older Americans, and knowing exactly what the real agency will and won't do.

CHAPTER 19

The Social Security Scam Playbook

Social Security scams are among the most common — and most cruel — frauds aimed at older Americans, because they prey on something everyone depends on. The good news: these scams follow a predictable playbook, and once you know the moves, you'll see them coming a mile off. Let's pull back the curtain.

The scammer's tricks, laid bare

- **They create fear.** "Your Social Security number has been suspended." "There's a warrant for your arrest." "Your benefits will stop." (Social Security numbers are never "suspended," and the agency doesn't threaten arrest.)
- **They create urgency.** "You must act *right now* or else." Rushing you is how they stop you from thinking clearly or checking with someone.
- **They demand unusual payment.** Gift cards, wire transfers, cryptocurrency, cash in the mail. No real agency is ever paid this way.
- **They ask for your personal details or codes** — your full Social Security number, your bank information, or a sign-in code sent to your phone.
- **They may "spoof" a real number** so your caller ID shows an official-looking name. Don't trust caller ID; it can be faked.

SCAM ALERT

If any one of these appears, it's a scam — hang up

You don't need to figure out whether a particular call or message is "the real exception." There is no exception. If a contact about Social Security involves fear, urgency, a demand for payment (especially gift cards), or a request for your number or a code — it is a scam, every single time. The safest response is to **stop, hang up or delete it, and not engage**. You owe a scammer nothing, not even politeness.

CHAPTER 20

Spotting a Fake Call, Text, or Email

Scammers reach out by phone, text, and email — and sometimes even by mail or a knock at the door. Here's how to recognize the fakes in each form, so none of them catches you off guard.

Fake phone calls

A recorded or live caller claims to be from Social Security, often with alarming news and demands. Real Social Security generally contacts you **by mail** about your business with them. They will not call to threaten you, demand immediate payment, or ask you to confirm your number. If you get such a call, hang up — don't press any buttons, don't call back the number they give.

Fake texts and emails

A text or email may carry an official-looking logo and a link urging you to "verify," "reactivate," or "claim" something. **Don't click the link.** It leads to a fake site built to steal your sign-in. Remember: you reach your account only by typing **ssa.gov** yourself, never by tapping a link someone sent you.

Fake websites and search ads

Even a web search can betray you — scammers buy ads that appear at the top, dressed up to look official. The real site ends in **.gov**. When in doubt, ignore the ads and type **ssa.gov** directly into the address bar.

TIP

When something feels off, you have all the time in the world

Scammers insist you must act this instant. The truth is the exact opposite: you can *always* take your time. Hang up, set the phone down, and check with someone you trust before doing anything. A genuine matter will still be there in an hour; only a scam evaporates the moment you slow down. That pause is your superpower — use it every time.

CHAPTER 21

What Social Security Will & Won't Do

The clearest shield against scams is simply knowing how the real Social Security Administration behaves. Keep this list handy; it instantly unmasks almost any fraud.

Does Social Security…	Answer
Contact you mainly by mail	WILL — most official business comes as a letter. Surprise calls and texts demanding action are the warning sign.
Threaten you with arrest or jail	WON'T — ever. This is a pure scam tactic.
Say your Social Security number is "suspended"	WON'T — numbers are never suspended or frozen. There's no such thing.
Demand immediate payment	WON'T — and never by gift card, wire, cash, or cryptocurrency.
Ask for a sign-in code you received	WON'T — never. A code is for you to type in, never to read aloud to anyone.
Ask you to confirm your full SSN or bank info by phone/email	WON'T — out of the blue. Be very suspicious of any such request.
Pressure or rush you	WON'T — genuine matters allow you time to think and verify.

STAY SAFE

Print this page and keep it by the phone

This single table is worth tearing out and keeping where you take calls. The next time anyone contacts you claiming to be Social Security, glance at it. If what they're doing appears in the "WON'T" rows — threats, suspended numbers, demands for payment or codes — you've caught a scammer red-handed. Hang up with a clear conscience.

CHAPTER 22

Protecting Your Account & Identity

Beyond spotting scams as they come, a few steady habits keep your account and your identity locked down the rest of the time. None is hard; together they make you a very tough target.

- **Guard your Social Security number.** Don't carry your card in your wallet, and share the number only when truly necessary and with people you contacted.
- **Use a strong, unique password** for your account, and never reuse it elsewhere.
- **Keep your two-step verification on**, and never share the codes.
- **Reach your account only by typing ssa.gov** — never from links.
- **Check your account a few times a year** to confirm all looks right and it's still under your control.
- **Shred papers** with your Social Security number or financial details before throwing them out.

WHAT THIS DOES FOR YOU

A little vigilance buys a lot of peace

These habits aren't about living in fear — quite the opposite. Once they're part of your routine, you can relax, knowing you've shut the doors the scammers rely on. You don't have to be a security expert; you just have to be a hard target, and this handful of habits makes you exactly that.

CHAPTER 23

If You Think You've Been Targeted or Scammed

If a scammer has contacted you — or worse, if you fear you gave something away — don't panic, and above all don't be ashamed. These criminals are professionals who fool careful people every day. What matters now is acting calmly and promptly.

If you only received a scam attempt

If you didn't give anything away, simply don't engage — hang up, delete the message, and don't click anything. You can report Social Security scams to the authorities (the official place to report is linked from ssa.gov), which helps protect others. Then put it out of your mind; you did exactly right.

If you shared information or money

1. **Don't be hard on yourself** — act, don't agonize. Speed helps more than regret.
2. If you shared bank details or sent money, **call your bank right away** (using the number on your card or statement) to alert them and protect your accounts.
3. If you shared your Social Security sign-in, **sign in yourself by typing ssa.gov** and change your password; watch the account for changes like a switched direct deposit.
4. **Report it** through the official channels linked on ssa.gov, and consider the broader identity-theft steps the government outlines.
5. **Call someone you trust** — including me — to help you work through the steps and make sure nothing's missed.

FROM BILL

Call me — no judgment, ever

If you think you've been scammed, please call me at **(330) 200-8042**. I will never make you feel foolish — these criminals trick sharp, cautious people constantly, and reaching out is the strong, smart thing to do. The sooner we act, the more we can protect. You are not alone in this, and we'll get through it together, calmly, one step at a time.

CHAPTER 24

Common Scam Scripts, Word for Word

It helps to hear the scammers' actual lines, because once you recognize the script, the performance loses all its power. Here are the openings they use again and again. If you hear anything like these, you're listening to a fraud.

If you hear…	It's…
"This is the Social Security Administration. Your number has been suspended due to suspicious activity."	A scam. Numbers are never suspended.
"There is a warrant for your arrest. To avoid being taken into custody, you must…"	A scam. The agency never threatens arrest.
"We've detected fraud on your account. To protect your money, move it to a safe account / buy gift cards."	A scam. No agency ever tells you to move money or buy gift cards.
"Press 1 now to speak to an officer about your benefits being cancelled."	A scam robocall. Hang up; don't press anything.
"Confirm your Social Security number and date of birth so we can verify your identity."	A scam when *they* called *you*. Never confirm details to an incoming caller.

SCAM ALERT

The script is always fear, then urgency, then an odd payment

Notice the shape every one of these shares: first they frighten you (suspension, arrest, fraud), then they rush you (act now), then they steer you to an untraceable payment or your private details. The moment you recognize that three-beat rhythm, you can set the phone down mid-sentence. You don't owe a scammer the end of the conversation.

CHAPTER 25

Helping a Loved One Stay Safe

Perhaps you're reading this not only for yourself but to help an older parent, spouse, or friend — or perhaps you'd like a family member to understand how to look out for you. Either way, a little teamwork is one of the best protections there is against these scams.

Gentle ways to help someone

- **Agree on a simple rule together:** "We never give money, numbers, or codes to anyone who calls us — we always hang up and check first." A shared rule is easy to fall back on in the moment.
- **Be the "check first" person.** Tell your loved one to call you about any surprising Social Security message before doing anything. A quick call to you can stop a scam cold.
- **Help them set up their account** so a scammer can't, and so you can assist if they get stuck — while respecting that it's theirs.
- **Don't shame anyone** who was fooled or nearly fooled. Shame makes people hide it; warmth makes them reach out in time.

FROM BILL

Looking out for each other is the strongest shield

The scammers count on catching people alone and rattled. A family that talks openly about these frauds — with no judgment, just "call me if anything seems off" — is remarkably hard to fool. If you'd like help setting that up, or want me to walk a loved one through their account safely, I'm glad to. That's exactly the kind of looking-after I love to do. **(330) 200-8042**.

PART 5

Getting Real Help & When to Call Bill

The genuinely official ways to reach Social Security, answers to the questions I hear most, and — honestly — when to let me lend a hand.

CHAPTER 26

The Official Ways to Reach Social Security

When you need to contact the real Social Security Administration — not a scammer — there are only a few official doors, and it's worth knowing them so you never go looking in the wrong place.

The official channels

- **The website: ssa.gov** — typed by you into your browser. This is the hub for your account and nearly everything online.
- **By phone** — Social Security has a national toll-free number. You can confirm the current number right on **ssa.gov** (as listed there, the main line is 1-800-772-1213, with a TTY line for the deaf and hard of hearing at 1-800-325-0778). Because any number can be faked in a scam, it's wisest to look it up on ssa.gov yourself rather than trust a number someone gives you.
- **In person** — at a local Social Security office. You can find your nearest office and its hours using the office locator on ssa.gov. Many offices prefer or require an appointment.

STAY SAFE

You call them — they don't cold-call you

Here's the safe pattern that keeps you out of trouble: when there's business to do, **you** reach out to Social Security through ssa.gov or a number you looked up there. The genuine agency generally contacts you by mail, not by surprise calls demanding action. So trust the contacts *you* start, and be deeply skeptical of any that start with them calling, texting, or emailing you out of nowhere.

CHAPTER 27

Phone & In-Person Options

The online account is wonderfully convenient, but it isn't the only way — and for some tasks, or some folks, talking to a person is better. There's no shame in that; use whatever way suits you.

When the phone or an office makes more sense

- When identity verification online won't work for you — an office can verify you in person.
- For complicated situations the website doesn't cover, or when you simply want to talk it through with a person.
- If you don't use computers much and would rather handle things the familiar way.

Making it go smoothly

If you call, expect that busy times mean a wait, so pick a patient moment and have your information ready. If you visit an office, check whether you need an appointment first (the office locator on ssa.gov has the details), and bring your photo ID and any relevant documents. A little preparation turns a dreaded errand into a manageable one.

GOOD TO KNOW

The account doesn't replace people — it just saves you trips

Having an online account doesn't mean you can never call or visit again. It simply means the *routine* errands — a benefit letter, a tax form, an address change — no longer require it. For anything bigger or trickier, the phone and the local office are still there, staffed by real people whose job is to help you. Use the tool that fits the task.

CHAPTER 28

Other Useful Things at ssa.gov

Beyond your personal account, the official Social Security website offers a lot of free, trustworthy information anyone can read — no sign-in required. It's a good first stop whenever you have a Social Security question, and it keeps you safely on the real .gov site instead of wandering into look-alikes.

What you can find without signing in

- Plain-English explanations of **retirement, disability, survivors, and Medicare** benefits and how they work.
- **Calculators and tools** to estimate benefits and explore the effect of claiming at different ages.
- The **office locator** to find your nearest office and its hours.
- Official **forms and publications** you can read or download.
- The current, official **contact information** and the place to report scams.

TIP

Make ssa.gov your trusted starting point

Whenever a Social Security question pops into your head, resist the urge to type it into a search engine and click the first result — those can be ads or look-alike sites. Instead, start at **ssa.gov** and look from there. You'll get the straight, official answer, and you'll never accidentally hand your details to a fake. It's the same safe habit, applied to questions as well as sign-ins.

CHAPTER 29

A Simple Yearly Routine

You don't need to fuss over your Social Security account, but a light once-a-year check keeps everything in good order and quietly confirms the account is still safely yours. Here's an easy rhythm worth keeping.

When	What to do
Once a year	Sign in and glance over your record. Check that your earnings look right and your contact and direct-deposit details are current.
At tax time	Grab your SSA-1099 from the account if you need it (after late January).
When life changes	Moving, switching banks, or a change in your household? Update your address and direct deposit in the account.
Any time something feels off	Got a suspicious call or message? Don't act on it — sign in yourself at ssa.gov to check, or call a number you looked up there.

WHAT THIS DOES FOR YOU

A few minutes a year, real peace of mind

This gentle routine does two quiet, valuable things: it catches any earnings error while it's still easy to fix, and it confirms year by year that your account remains under your control and free of tampering. A few minutes once a year is a small price for the comfort of knowing your Social Security is in good order.

CHAPTER 30

Questions People Ask Me All the Time

The same good questions come up again and again. Here are my plain answers to the ones I hear most about Social Security online.

Do I have to put my Social Security online? Is it required?

No, it's your choice — you can still do everything by phone or in person. But having an account *you* control is convenient and actually helps keep an impostor from setting one up in your name. Most folks find it worthwhile.

I'm not good with computers. Can I still do this?

Absolutely. The steps are made for ordinary people, and you can go as slowly as you like. If a part feels tricky — identity verification is the usual spot — that's exactly when a little help shines. Call me and we'll do it together.

Someone called saying my number was suspended. Is that real?

No — that's a classic scam. Social Security numbers are never "suspended," and the agency doesn't call to threaten you. Hang up. If you're worried about your actual record, sign in yourself at ssa.gov or call the number you look up there.

Can my spouse or child help me manage my account?

Your account is tied to your own identity and sign-in, so it's meant for you. A trusted family member can certainly sit *with* you and help you use it — but be careful about sharing your password and codes even with family, and never with anyone who contacts you. For someone to act formally on your behalf, Social Security has official processes worth asking about.

I forgot my password and can't get in. What now?

Use the "Forgot password" option on the sign-in screen (through Login.gov or ID.me), which resets it safely using your email and your second step. Your saved backup codes help too. Don't let anyone who calls "help" you reset it — do it yourself, or with me.

FROM BILL

Still have a question? Just ask

If your question isn't here, that's what I'm for. There's no such thing as a silly question about this, and I've helped many folks through every part of it. Call or text me at **(330) 200-8042** and we'll sort it out together, safely.

CHAPTER 31

When to Call Bill

This guide is meant to make you confident and safe with your Social Security online, and most of it you can handle on your own. But you should never feel you have to struggle — or worry about a scam — alone. Here's when a call makes good sense.

Good reasons to call

- You'd like a calm hand setting up your account the first time — especially through the identity-verification step, where many people get stuck.
- You're locked out, forgot your password, or something about signing in isn't working.
- You got a call, text, email, or letter about Social Security and you're not sure if it's real — call me *before* you respond, click, or pay anything.
- You fear you may have shared information or money with a scammer and need help acting quickly.
- You want help reading your Statement and benefit estimates clearly before a big decision (I'll help you see the numbers; the decision stays yours).
- You need an email address set up first, or help using the one you have.

SCAM ALERT

The call I most want to get

Please hear this plainly: if anything about Social Security ever pressures you — to hurry, to pay, to share your number or a code, to let someone "fix" your account — stop and call me first, at **(330) 200-8042**. There is never any shame in checking, and I would far rather answer a two-minute "is this real?" question than help someone recover from a scam. Checking with me *is* the smart, safe move.

How to reach me

I'm Bill, and I help folks right here in **Portage County, Ohio** with exactly this kind of thing. Call or text **(330) 200-8042**, or book a visit online at **billshometech.com/book**. If you call the main line and reach my assistant **Sophie**, she can answer simple questions and get you on my schedule — she's there to help. With 30+ years of professional experience, there's very little I haven't helped folks through, and no question too small to ask. I can't make your benefit decisions or act as the government — but I can make sure you're safe, in the right place, and never facing it alone.

— Bill

CHAPTER 32

Your Social Security Online Cheat-Sheet

Tear this page out, or fold the corner, and keep it by the computer. It's the whole guide boiled down to what matters most — especially for staying safe.

The safety rules that never change

1. Reach your account **only** by typing **ssa.gov** yourself — never from a link.
2. The real agency contacts you mainly **by mail**, and never threatens arrest or a "suspended" number.
3. **Never** pay with gift cards, wire, or cash — Social Security never asks this.
4. **Never** share your password or a sign-in code with anyone, for any reason.
5. When pressured or unsure, **slow down** and check with someone you trust.

Quick reference

I want to…	Do this
Create or sign in	Type ssa.gov → my Social Security → Create Account / Sign In.
Sign-in partners	Login.gov (best for most in the U.S.) or ID.me.
See earnings & estimates	Sign in → Social Security Statement.
Proof of benefits	Sign in → Benefit Verification Letter.
Change direct deposit	Sign in → direct deposit (have routing & account numbers).
Replacement tax form	Sign in → SSA-1099 (after late January).
Forgot password	Use "Forgot password" via Login.gov / ID.me.
Reach the real SSA	ssa.gov; phone number & office locator listed on ssa.gov.
Keep handy	**Fill in**
My email address	_____
My sign-in partner	Login.gov / ID.me (circle one)
Bill's Home Tech	(330) 200-8042 · billshometech.com/book

FROM BILL

You've got this — safely

Social Security online is a genuinely useful tool, and now you know how to use it with confidence and keep the scammers out. Type ssa.gov yourself, guard your codes, never let anyone rush you — and remember I'm one phone call away for the rest. You're not alone in this. — Bill, (330) 200-8042