



Social Security Number

If you are NOT eligible—What to do?

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What if I am not eligible for an SSN?

As mentioned above, some other government agencies (e.g., the state departments of motor vehicles) and private institutions (e.g., banks, phone companies, utilities) now use the SSN for administrative and identification purposes. Below is some information on how to access these services without a SSN.

New York State Driver's License

The New York State Department of Motor Vehicles requires all applicants for driver's licenses to provide a Social Security card, or a letter from the U.S. Social Security Administration (SSA) stating that you are not eligible for a Social Security Number. The SSA letter must have been issued within the last 30 days. You can obtain a letter from the local SSA office.

Banking

You do not need a Social Security Number (SSN) in order to open up a bank account. You will need to show your passport and a copy of either your bill from Cornell University or your student identification card. You will also be asked to complete a W-8BEN form (for tax withholding). When opening up a checking account, you can apply for a check card. This VISA or MASTERCARD check card can be used to make purchases. The amount of your purchase is debited, directly from the checking account. A credit card is available by applying for a Secure Credit Card (minimum is between \$500 and \$1000). The funds have to be in an account at the bank. This is necessary because there is no credit history or SSN to do a credit history report. The advantage to the Secure Credit Card is that it helps to establish credit. Several local banks have the secure credit card.

Utilities

Students applying for gas and electric utilities through NYSEG are not required to have a SSN. You will be asked to provide a Cornell ID, passport, biographical information, address etc., as well as a lease. If lease is for less than a year, then you are required to pay a deposit.

Phones

Verizon Land Phone: (For those living off campus in non-Cornell housing.)

You can set up an account without a SSN. For details call 1-800 837-4966 or see website at:

<http://www22.verizon.com/Residential/HomePhone#>.

Cell Phones:

Cellular phone companies require a deposit from customers who do not have a SSN or credit card history. Prices vary between companies but typically range from \$125-\$400. This deposit would be refunded after one year if you maintain a good payment history. To avoid paying a deposit, many choose to purchase pre-paid calling cards. There are promotions available to Cornell international students from companies such as AT&T who will waive the deposit fee. See details at: <http://store.cornell.edu/c-552-att-wireless.aspx>.

A Note on Taxes

All international students must submit tax forms to the Internal Revenue Service (IRS) in April. International students and family members who are not eligible for a SSN can apply for an Individual Taxpayer Identification Number (ITIN) from the Internal Revenue Service (IRS) when submitting their tax forms. The ISSO will provide more information on taxes, forms and the ITIN at the beginning of the spring semester.

Contacting the Social Security Administration

For more information, visit the Internal Revenue website at www.socialsecurity.gov.

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