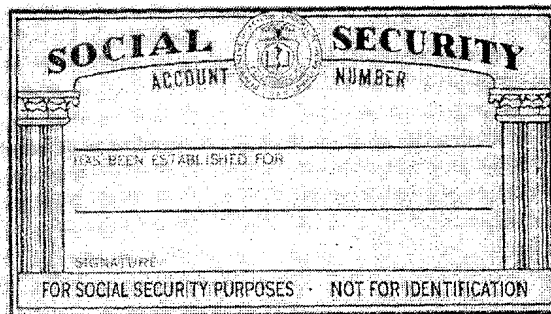


**Social Security Number
Not Required**

Policy Manual



**For living without a
Social Security Number**

and

**For dealing with
people, customers and employees
who do not use
Social Security Numbers**

Second Edition

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Preface

Most Americans' are so accustomed to the social security number that they simply assume that having a social security number is a legal requirement to being American. At every turn American's are challenged to provide a social security number. You need a social security number for school, insurance, employment, banking, credit and a driver's license; even your dentist or doctor is likely to ask you for a social security number. Yet millions of natural born Americans do not have social security numbers. They do not have a social security number because they don't want one and, to the surprise of most Americans' ... they are not required to have one!

According to the Social Security Administration there is no law requiring a person to have a social security number to live and work in the United States, nor is there any law requiring a person to have a social security number simply for the purpose of having one. The simple fact is that there is no law requiring anybody to obtain, have or use a social security number. There are, however, many laws defining the use and application of social security numbers when a person chooses to use one. There are also several laws that protect people against discrimination when they choose not to use a social security number.

The incorrect assumption by most Americans that there must be a law requiring them to have a social security number has led to many misunderstandings and in many cases lost opportunities. Many bankers have unnecessarily turned away good potential customers and many employers have turned away excellent workers because their policy improperly discriminates against unenumerated individuals. Too often this discrimination has led to unnecessary litigation and additional losses to the businesses.

This manual provides information and guidelines for businesses, bankers, employers and individuals for legally and properly dealing with people who choose not to use a social security number. This manual also discusses the legal requirements associated with using social security numbers and many of the forms that request a number.

What You Will Learn

While reading this manual, you will learn the answers to the following issues:

- How has tens-of-thousands of Americans quit Social Security and stopped paying social security taxes?
- Does the law require an employee to have a social security number?
- Does the law require an employer to sign an I.R.S Form W-4, *Employee Withholding Allowance Certificate*?
- Does the law require an American to get a social security number?
- Does the law require an American to obtain a social security number for their child?
- Is it possible to vote, open a bank account, drive a car, buy and sell property, ect., without a social security number?