

Replacing a Social Security card

Easy · 15 min online; longer with an office visit · Free

A replacement card is free from SSA; never pay a website. Often you don't need the card at all, just the number. If you do, start online at [SSA.gov](https://www.ssa.gov) with a my Social Security account (you'll need an email, a phone and a government photo ID); the card arrives by mail in 5 to 10 business days with the same number. Bring original documents only: SSA won't take photocopies or expired IDs.

YOU'LL NEED

- ☐ A current U.S. driver's license, state ID card or U.S. passport
- ☐ Proof of citizenship (like a U.S. passport) only if SSA doesn't already have it on file
- ☐ An email address and phone number for a my Social Security account

WHAT TO KNOW

- 1 **Ask whether you need the card.** In most cases a physical card isn't necessary if you know your number.
- 2 **Set up a my Social Security account.** You sign in through [Login.gov](https://www.login.gov) (email, government photo ID and phone) or [ID.me](https://www.id.me) (email, photo ID and a device with a camera). The account lets you request a replacement card.
- 3 **Start the replacement online; it's the fastest way.** If your situation can't be handled online, make an appointment at a local office. Your local office can't print a card for you.
- 4 **Gather originals if you have to go in.** Proof of identity must be a current U.S. driver's license, state non-driver ID or U.S. passport. If you don't have one and can't get one within 10 days, SSA may accept a current school ID, employee ID, health insurance card (not Medicare) or military ID.
- 5 **Know the document rules: originals or copies certified by the issuing agency only.** No photocopies, no notarized copies, nothing expired, and no receipt showing you applied for a document. One document, like a passport, can prove both citizenship and identity.
- 6 **Watch your mail.** The card arrives in 5 to 10 business days after SSA completes your request.
- 7 **Keep the card in a safe place, and shred papers with your number before tossing them.** Before giving your number to a doctor's office, school or business, ask why they need it and whether the last four digits will do. The IRS, your bank and your employer do need it, but they won't call, email or text to ask for it.

Watch out A replacement card is free. A site or social media account charging for one is a red flag for a government imposter.

DAD NOTE *Keep it in a drawer at home, not in your wallet.*

Full lesson: aptkeys.com/legal/important-documents/replacing-a-social-security-card/

Checked October 2, 2026. Sources: Social Security Administration; Federal Trade Commission.