

## **Appendix J**

### **Protecting Private Consumer Credit Information**

Obtain a statement of your earnings from the Social Security Administration every two years. This will tell you if someone else is earning wages under your social security number, which can lead to many difficulties at retirement. If you suspect an error, you have three years, three months, and 15 days after the mistake is made to challenge it. To get your statement, you need to fill out a Request For Earnings and Benefit Estimate Statement card, which can be ordered by telephone from the Social Security Administration's toll free number, (800) 772-1213.

Ask for "Personal Earnings and Benefit Statement," SSA-7004 request form. You can download the Social Security Earnings and Benefits Request form from the following URL: <http://www.ssa.gov/online/ssa7004.html> .

*Source:* [http://www.eff.org/pub/Privacy/HTML/monroe\\_priv.html#CREDIT](http://www.eff.org/pub/Privacy/HTML/monroe_priv.html#CREDIT), 1998.