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## Newly married or divorced? Verify your Social Security number

Newlyweds and those who are recently divorced should make sure that the names on their tax returns match those registered with the Social Security Administration. A mismatch could cause an unexpected increase in your tax bill or reduce any expected refund.

For newlyweds, the tax scenario can begin as soon as a bride says “I do” and takes her husband’s surname but doesn’t tell the Social Security Administration about the name change. If the couple files a joint tax return with her new name, the IRS computers may not be able to match the new name with the Social Security number.

Similarly, after a divorce, a woman who had taken her husband’s name and had made that change known to the Social Security Administration should contact the agency if she reassumes a previous name.

To inform the Social Security of a name change, file Form SS-5 at a local Social Security office. It usually takes a couple of weeks to have the change verified. The form is also available on the agency’s web site – [www.ssa.gov](http://www.ssa.gov) – or by calling (800) 772 – 1213. If you prefer to make the change in person, the web site provides the addresses of local offices.

Also, taxpayers must generally provide Social Security numbers for each dependent claimed on a tax return. For adopted children without Social Security numbers, parents can apply for an adoption taxpayer identification number by filing Form W-7A. The number is used in place of the SSN on the tax return. You can download the form or order it by calling the IRS at (800) 829 – 3676 (TAX FORM).

**Source: Burk Rosenthal, CFS, Financial Advisor, Rosenthal Retirement Planning, LP  
Registered Principal, National Planning Corporation, member FINRA/ SIPC.**

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Rosenthal Retirement Planning, LP • 100 E. 15<sup>th</sup> Street, Suite 100, Fort Worth, TX 76102 • (817) 336-2000 • (214) 752-1000  
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