

## What's a SIN? (social insurance number)

Your SIN is a confidential number that the government uses to recognize you - mainly for tax purposes.

## Who needs to know your SIN?

When are you required to share your SIN?

- With your employer after you're hired - because they will deduct income tax from your salary
- With your bank when you open savings and investment accounts - because you pay taxes on the money you earn
- When you apply for government student loans and benefits - because they are government programs.

You do not need to show your SIN when you apply for a credit card / bank loan, open a chequing account, cash cheques, sign a contract to rent an apartment or car, get a cell phone or data plan, apply for college or university, or for any club / membership.

If you are asked to provide your SIN and you don't think you should, ask why it's needed and if it's required by law. If it's not required by law or the situation seems suspicious, explain that you prefer not to give it out.

## What if you don't have a SIN?

If you don't have a SIN, you'll need to apply for one with Services Canada.

- It's best to go in person to the nearest office.
- Prepare before going by reading current requirements on the Services Canada website (search 'social insurance number').
- You'll need some original documents - like your birth certificate, certificate of Canadian citizenship, certificate of registration of birth abroad, or your residency document if you are not a Canadian citizen.