

# ITIN

## Frequently Asked Questions

Individual Taxpayer Identification Numbers (ITINs) are a powerful tool that can open doors for undocumented individuals who are not eligible for a SSN. Review this guide to learn more about ITINs and the benefits of having one.

### What is an ITIN?

The Individual Taxpayer Identification Number (ITIN) is a tax-processing number issued by the Internal Revenue Service (IRS) to enable individuals who do not have Social Security Numbers (SSN) to file and pay taxes. It is a 9-digit number that begins with the number 9 and is formatted like a SSN: 9##-##-####. An ITIN is not a Social Security Number (SSN) and does not provide legal status nor work authorization.

### What is an ITIN used for?

The IRS issues ITINs to enable people without a SSN to file and pay taxes. However, you can also use an ITIN for additional purposes such as:

- Opening a bank account\*
- Obtaining a home mortgage\*
- Securing a driver's license (in select states)
- Applying and participating in paid internship and fellowship programs that are open to ITIN holders, including [Teach for America's Ignite Fellowships](#), [Dream Summer Fellowships](#), and [Parker Dewey Micro-Internships](#)
- Pursuing career opportunities through independent contracting, freelancing, or starting a business

*\*Not all banks or mortgage companies accept ITINs.*

### What are the benefits of having an ITIN to pay taxes?

Having an ITIN provides several benefits:

- It demonstrates that you are complying with tax filing obligations and federal tax laws.
- Filing taxes can serve as proof of "good moral character" in immigration cases involving the immigration adjustment process.
- Filing taxes documents your work history and physical presence in the U.S., which could be helpful should Congress provide a path to citizenship.
- You can use your ITIN to claim tax credits and other economic benefits such as the [Child Tax Credit](#) and the [American Opportunity Tax Credit](#).

### Do DACA or TPS recipients need to apply for an ITIN?

No. If you have DACA or TPS and used it to get a SSN, you do not need to apply for an ITIN. You should use your SSN for all tax filing purposes, even if your work authorization expires.

### Can you legally work in the US with an ITIN?

No. An ITIN does not authorize you to work in the U.S, nor does it change your immigration status. However, ITINs can be used for career opportunities as a freelancer, independent contractor, or business owner.

## Can undocumented individuals apply for an ITIN?

Yes! If you are not eligible for a SSN, you can apply for an ITIN. Undocumented individuals and their dependents, dependents and spouses of individuals with employment visas, non-residents living outside of the United States who have federal tax filing obligations from U.S.-based investments or businesses, and some international students and professors can apply for an ITIN.

According to the IRS, in 2015, 4.4 million ITIN filers paid over \$5.5 billion in payroll and Medicare taxes and \$23.6 billion in total taxes.

## Can ITINs expire?

Yes. If you or your parents did not include your ITIN on a U.S. federal tax return at least once during the past 3 consecutive tax years, your ITIN will have expired on December 31 of the 3rd year of not being used. Once you receive an ITIN, it is important that you file and pay taxes each year so that your ITIN stays valid. If you have an expired ITIN, you will need to renew it for it to be valid. View the [IRS's ITIN Expiration Frequently Asked Questions](#).

## I'm an undocumented student who is not eligible for a SSN. How can I find out if I already have an ITIN?

As an undocumented student, you may already have an ITIN! If your parents have filed income taxes and claimed you as a dependent, it's likely that you already have an ITIN. Learn more by reading our [How to Determine if You Already Have an ITIN](#) Guide.

## When can I apply for an ITIN?

You can apply for an ITIN any time during the year. At minimum, you should apply for an ITIN when you are ready to file your tax return by the return's prescribed due date.

## How do I apply for an ITIN?

There are three options for applying for an ITIN. Review [TheDream.US ITIN Application Guide](#) to learn more – this Guide also highlights free and low-cost tax assistance resources.

## How long does it take to receive an ITIN after submitting an ITIN application?

Unfortunately, it takes at minimum 2 months. Once the IRS receives your complete application via mail, you should receive an [ITIN Assignment letter](#) (on green paper) from the IRS with your ITIN usually within 7-14 weeks. Note that it can take longer during the tax season (January – April).

## Is it safe to apply for and use an ITIN as an undocumented individual?

Generally, yes. ITINs are issued by the IRS for tax filing and payment purposes, and taxpayer privacy is of utmost importance. According to [Section 6103 of the Internal Revenue Code](#), the IRS is generally prohibited from releasing taxpayer information, including to other government agencies. However, there are a few exceptions in which the IRS is required to disclose taxpayer information. These exceptions include sharing taxpayer information to certain state agencies responsible for tax administration purposes, to law enforcement agencies for investigation and prosecution of non-tax criminal laws, and to powers of attorney and other designees.

For additional ITIN resources, visit

[thedream.us/itin](https://thedream.us/itin).

