GETTING A TAX ID NUMBER (EIN AND ITIN)

Which tax numbers you and your business need, how to get them for free, and what to do without a Social Security number.

TYPE: GUIDE REVIEWED: NOVEMBER 2026 TIME: 7 MINUTES LEVEL: BEGINNER

AT A GLANCE

- An **EIN** (Employer Identification Number) is your business's tax ID. You need one to open a business bank account, hire employees or form most LLCs and corporations.
- An **ITIN** (Individual Taxpayer Identification Number) is a personal tax number for people who can't get a Social Security number.
- Both are **free from the IRS**. Don't pay websites to get them for you.

WATCH OUT

General US information only. Rules change. Confirm current steps on irs.gov or with a tax professional.

Why it matters

Banks, payment processors, payroll services and lenders ask for your business's EIN. Using an EIN instead of your Social Security number on business forms also protects your personal information.

EIN: the business's tax number

Who needs one: most LLCs and corporations, any business with employees, and many sole proprietors who want to keep their Social Security number private.

How to get one:

1. Form your business first, if it's an LLC or corporation. See **B-02 Registering Your Business, Step by Step**.
2. Go to the **official IRS website** (irs.gov) and use the online EIN application, or file **Form SS-4**.
3. The online application usually requires the responsible person to have a Social Security number or ITIN. Without one, you can usually apply by **fax or mail** using Form SS-4.
4. Save your **EIN confirmation letter**. Banks will ask for it.

ITIN: a personal tax number

Who needs one: people who must file US taxes or are listed on a tax return but aren't eligible for a Social Security number.

How to get one:

1. Fill out **IRS Form W-7**.
2. Usually include it with a federal tax return.
3. Provide original or certified identity documents, or use an **IRS-authorized Certifying Acceptance Agent** who can verify your documents so you don't have to mail originals.

> TIP
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> An ITIN is for taxes only. It doesn't give permission to work in the US. If you have immigration questions, talk to an immigration attorney. See **S-05 Starting a Business as an Immigrant**.

Which numbers do you need?

Situation	You'll likely need
Sole proprietor, no employees	Your SSN or ITIN; an EIN is optional but useful
LLC or corporation	An EIN for the business
Any business with employees	An EIN
Owner without an SSN	An ITIN for you, plus an EIN for the business

> EXAMPLE
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> **Joseph** had a work permit and SSN, so he got his auto-repair LLC's EIN online in about 15 minutes. His business partner, who wasn't eligible for an SSN, applied for an ITIN through a Certifying Acceptance Agent when she filed her tax return.

Common mistakes

- **Paying a website for a "fast EIN."** The IRS application is free.
- **Losing the EIN letter.** Save a copy in your business records.
- **Using your SSN on business forms** when you have an EIN.
- **Getting a new EIN for no reason.** Most businesses keep one EIN for life, unless the structure changes.

Your checklist

- ☐ Confirm which tax numbers you need
- ☐ Apply for your EIN on irs.gov or with Form SS-4
- ☐ Save the EIN confirmation letter

- ☐ If needed, apply for an ITIN with Form W-7
- ☐ Use your EIN, not your SSN, on business forms

Key words, explained

Word	What it means
EIN	Employer Identification Number: a business tax ID.
ITIN	Individual Taxpayer Identification Number.
SSN	Social Security number.
Form SS-4	The IRS form to apply for an EIN.
Form W-7	The IRS form to apply for an ITIN.

Where to go next

- **B-04 Opening a Business Bank Account**
- **S-05 Starting a Business as an Immigrant**
- **B-14 Business Taxes: What You Owe and When**

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