

SCAM WARNING · KEEP BY THE PHONE

Your 2027 Social Security raise is automatic

The 3.6% COLA needs no fee, no form and no phone call. Anyone who says otherwise is a scammer.

It's a scam if someone...

- ☐ Asks for a fee to “activate,” “unlock” or “boost” your 2027 raise
- ☐ Says you must verify your Social Security number or bank details to get the COLA
- ☐ Sends a link or QR code by text, email or social media
- ☐ Transfers your call from a store, bank or another agency to “Social Security”
- ☐ Threatens arrest, legal action or a suspended Social Security number
- ☐ Wants gift cards, crypto, wire transfers, cash, gold or a barcode paid at a store
- ☐ Tells you to keep the call secret or to move money to “protect” it
- ☐ Pushes you to act right now, before you can talk to anyone

Social Security will never...

- ☐ Charge a fee for your cost-of-living adjustment
- ☐ Ask you to sign up for or activate the COLA
- ☐ Threaten you or demand immediate payment
- ☐ Ask you to pay with gift cards, crypto, cash or a QR code
- ☐ Have another company or agency transfer your call to SSA

What to do

- 1. Hang up or don't reply.** Don't press any numbers, click links or scan codes.
- 2. Check it yourself.** Type ssa.gov/myaccount into your browser, or call SSA at 1-800-772-1213 (TTY 1-800-325-0778).
- 3. Report it.** oig.ssa.gov/report or the Inspector General's Fraud Hotline, 1-800-269-0271. Also reportfraud.ftc.gov.
- 4. Tell someone you trust.** Scammers rely on secrecy and speed.

3.6%

2027 COLA, announced Oct. 14, 2026

Late Nov.

COLA notices appear in my Social Security

Dec. 31

First SSI payment with the raise

Sources: SSA Office of the Inspector General scam alerts (Sept. 21 and Sept. 28, 2026; July 29, 2026), Social Security Administration. Real SSA email addresses end in .gov, but scammers can fake caller ID and logos, so always contact SSA using a number you look up yourself.