

# Credit Repair Expert Bill Lewis Warns Consumers Against Illegal Use of CPNs and Social Security Number Changes

*The Social Security Administration allows for a new SSN under limited circumstances—such as identity theft, domestic violence, or threats to personal safety.*

VERO BEACH, FL, UNITED STATES, March 28, 2025 /EINPresswire.com/ -- As online advertisements and social media influencers continue to push so-called Credit Privacy Numbers (CPNs) as a solution to bad credit, nationally recognized credit repair expert Bill Lewis, founder of [William E. Lewis, Jr. & Associates](#) in Vero Beach, Florida, is issuing a stark warning: using a [CPN](#) to escape bad credit is not only a scam—it could be a federal crime.

“In my 20+ years of credit consulting, I’ve seen countless people fall for schemes that promise a quick fix,” said Lewis. “But what these companies aren’t telling consumers is that using a CPN in place of your Social Security Number on a credit application is outright fraud.”

## CPNs: A Dangerous Credit Scam in Disguise

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*William E. Lewis, Jr.*



Bill Lewis of William E. Lewis, Jr. & Associates

Marketed as a legal workaround for those with damaged credit histories, Credit Privacy Numbers are frequently sold online with claims that they offer a “fresh start” or “new credit identity.” Some sellers even provide fabricated documentation and instructions on how to use the number on credit, loan, and rental applications.

However, Lewis clarifies that there is no legal basis for using a CPN as a substitute for a Social Security Number when applying for credit. In many cases, the numbers being sold are not random at all—they are stolen Social Security Numbers belonging to children, inmates, or the deceased.

“Consumers are unknowingly participating in identity theft and wire fraud,” Lewis said. “Even if you were misled, you are still legally responsible for the information you provide on a credit application.”

The [Federal Trade Commission](#) (FTC) and Social Security Administration (SSA) have both issued public advisories warning that the use of CPNs is illegal. Misrepresentation on a credit application can lead to criminal charges, including federal fraud, identity theft, and conspiracy to defraud.

### Can You Legally Change Your Social Security Number?

While the Social Security Administration does allow for a new Social Security Number under extremely limited circumstances—such as proven identity theft, domestic violence, or threats to personal safety—bad credit is not a valid reason to request a new SSN.

Lewis warns that individuals who attempt to obtain a new number under false pretenses may face legal consequences. “If you lie on the application or misrepresent your intent, you could face criminal prosecution. The SSA does not hand out new Social Security Numbers to help you run away from bad credit.”

### The Right Way to Rebuild Credit

Rather than fall for illegal schemes, Lewis urges consumers to take control of their financial situation through legitimate and lawful credit repair strategies. Some of the most effective methods include:

- Reviewing credit reports for inaccuracies and disputing errors with the three major credit bureaus.
- Paying down debt, particularly high-interest credit cards.
- Establishing or reestablishing credit through secured credit cards or credit-builder loans.
- Working with reputable credit counseling agencies or certified credit professionals.
- Practicing consistent on-time payments to build positive credit history over time.

“There’s no fast lane when it comes to repairing credit,” said Lewis. “But there is a legal lane—and with time, consistency, and the right advice, it works.”

A Message from William E. Lewis, Jr. & Associates

Based in Vero Beach, Florida, William E. Lewis, Jr. & Associates is a nationally recognized credit and public affairs consulting firm that helps individuals and businesses take control of their financial reputation. With decades of experience, Bill Lewis and his team are committed to lawful credit repair, identity theft restoration, and strategic reputation management.

“If you’re facing financial hardship or struggling with your credit score, you don’t need a new identity—you need a new strategy,” Lewis emphasized. “Let’s fix your credit the right way. No shortcuts. No scams.”

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