

## Minimize Your Risk

**Secure personal information** in your dorm room, especially if you have room-mates.

**Don't give out personal information** on the phone, through the mail or over the internet unless you've initiated the contact or are sure you know who your dealing with.

**Don't carry your SSN card.**

**Give your SSN** only when absolutely necessary.

**Pay attention to your billing cycles.**

**Be wary of promotional scams.**

**Place passwords on** your credit card, bank and phone card.

**Order a copy of your credit report.**



Don't provide any personal information over the phone.



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## Identity Theft

&

## Fraud

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## ▶ **How Identity Theft Occurs**

Identity theft is the fastest growing crime according to the FBI statistics.

In 2002 over **TEN MILLION** people reported being victims to **IDENTITY THEFT**.

>They steal wallets and purses containing your identification and credit cards.

>They find personal information in your dorm room.

>They use personal information you share on the Internet.

>They scam you, through email, phone calls, by posing as legitimate companies or businesses.



**Prevention, Partners, Problem Solving**

### **How Thieves Use Your Personal Information:**

>They call your credit card issuer and change the mailing address on your credit card account.

>They open a bank account in your name and write bad checks on that account.

>They counterfeit checks or debit cards, and drain your bank account.

>They sell you personal information to criminals.

>They open a new credit card account, using your name, date of birth and SSN.

>They will use your credit card number to make purchases through the Internet.

### **A WORD ABOUT SOCIAL SECURITY NUMBERS**

Some businesses will ask you for your SSN to do a credit check, loan application, rent an apartment. Sometimes, they will want it for general record keeping. You don't have to give your SSN to a business, a person or a store just because they asked for it. If someone asks for it, ask the following questions:

**Why do you need my SSN?**

**How will my SSN be used?**

**What will happen if I don't give you my SSN?**

**Prevention**