Minimize Your Risk

Secure personal information in your dorm room, especially if you have roommates.

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.
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 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 sell you personal information to criminals.

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

>They use personal information you share on the Internet.

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

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?