

**Identity theft is considered to be one the fastest growing crimes in the country, affecting approximately 9-10 million Americans each year. What you do or don't do now to protect your identity may affect the outcome of your life for years to come. It's important to take proactive steps, right now, to protect your future.**

According to the Federal Trade Commission, 29% of all identity theft complaints nationwide in 2006 were from young adults, aged 18 to 29 years old. In Wisconsin, this percentage increased to 31%. College students typically fall into this category, which represents the largest group among all identity theft victims. It is important that you start taking steps to protect yourself now to avoid becoming part of the statistics. Begin with the following recommendations to protect yourself.

### **Manage Your Mail**

- **Safeguard your mail**

Check it daily. If you receive junk mail, don't be so quick to throw it out. It might contain personally identifiable information. Dispose of it securely.

- **Evaluate what needs to be kept**

Avoid keeping old bills and other documents too long. The more you have, the easier it is for someone to take it undetected.

- **Shred, shred, shred**

Shred bills, receipts, credit card offers, and any other items that contain personal or financial information – such as bank statements. Use a cross-cut shredder if possible to better destroy the documents.

- **Stop pre-approved credit card offers**

Stop pre-approved credit card offers by calling toll-free to 888-5OPTOUT (888-567-8688) or by visiting the Opt Out website at [www.optoutprescreen.com](http://www.optoutprescreen.com).

- **Update forwarding information**

College students typically change addresses frequently. Notify the United States Postal Service of your forwarding address to ensure you continue to receive all important mail. For more information, visit their website, [www.usps.com](http://www.usps.com).

### **Secure Your Stuff**

- **Guard your social security number**

Don't carry your Social Security card with you and don't use your social security number as a PIN or password if you can avoid it.

- **Check your wallet and limit the number of identification cards you carry**

Never carry your Social Security card, Social Security number, birth certificate or passport, unless necessary. Many medical cards contain your Social Security number, if you don't need it, don't carry it with you. Carry only the credit cards you plan to use.

- **Be careful giving out your personal information**

Legitimate companies or agencies don't call or email asking for personal information like account, credit card or social security numbers. Never give out personal information unless you initiated the contact.

- **Pay attention to internet security**

Make certain you have firewall, virus, spam, and spyware protection on your computer. Check your browser security settings to make certain that they aren't too low.

- **Log off or lock your computer when you leave it**

A computer left unattended and unlocked leaves you open to someone compromising your data, including sending emails out that appear to be coming from you.

- **Lock your dorm room or apartment at all times**

This is not only a smart move for your personal safety, but also for your identity. Talk with your roommate about security practices. Make sure each of you understands the need for and expectations of security in your residence.

- **Keep sensitive documents in a safe place**

College residences are prone to random visitors. Anyone could have access to anything you leave lying around.

- **Avoid leaving credit card for bar tab**

Credit card numbers and the cards themselves are vulnerable to theft when left to secure a bar tab. Do not give your card to the bartender to be left at the register. Pay in cash or periodically when needed.

### **Double-check Your Data**

- **Check your bills and bank statements**

Look at your statements as soon as you get them to see if there are any unauthorized charges or withdrawals. If there are, report them right away. Many banks offer online account access as well.

- **Check your credit report regularly**

Obtain your credit report FREE from each of the three (3) major credit reporting agencies each year. Checking your report regularly is one of the best ways to protect against identity theft. You can get your free credit report from Equifax, Experian, and TransUnion by calling 877-322-8228 or online at [www.annualcreditreport.com](http://www.annualcreditreport.com)

- **Limit your number of credit cards**

Too many credit cards could mean too much to keep track of. Credit cards with infrequent use are prime targets for identity thieves.

## What is your identity?

Any combination of the following information can provide enough for identity theft to occur.

- Name
- Address
- Phone Number
- Email Address
- Social Security Number
- Mother's Maiden Name
- ATM Pin
- Date of Birth
- Account Number or Username

## What is identity theft?

- Identity theft occurs when someone uses your personally identifying information, like your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes.
- The FTC estimates that as many as 9 million Americans have their identities stolen each year. In fact, you or someone you know may have experienced some form of identity theft. The crime takes many forms. Identity thieves may rent an apartment, obtain a credit card, or establish a telephone account in your name. You may not find out about the theft until you review your credit report or a credit card statement and notice charges you didn't make—or until you're contacted by a debt collector.
- Identity theft is serious. While some identity theft victims can resolve their problems quickly, others spend hundreds of dollars and many days repairing damage to their good name and credit record. Some consumers victimized by identity theft may lose out on job opportunities, or be denied loans for education, housing or cars because of negative information on their credit reports. In rare cases, they may even be arrested for crimes they did not commit.

## What to do if it happens to you

No matter how many precautions you take, identity theft can still happen to you. If it does, you can take steps to reduce your loss, stop it from happening again and to resolve the problems it has caused.

- Close the accounts that you know have been tampered with or opened fraudulently.
- Notify the credit reporting agencies and place a fraud alert on your credit report.
- Report the theft to the police.
- File an identity theft complaint with the Office of Privacy Protection (OPP)
- Contact your creditors and bank to alert them of the theft.
- Contact your local Division of Motor Vehicle office if your driver's license or ID card is stolen.
- Contact the Postal Inspector at (800) 275-8777 or file a complaint online at [www.usps.com/postalinspectors/mailthft.htm](http://www.usps.com/postalinspectors/mailthft.htm) if your mail was stolen or a change of address form was submitted for you.



For more information, or to file a complaint, contact the Office of Privacy Protection:

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# Office of Privacy Protection

*Safeguarding Information for Your Future*

## Fact Sheet

# *Identity Theft: Prevention at College*

