

# Identity Theft

Identity theft is one of the fastest growing crimes against consumers. College students are particularly vulnerable to having their social security and driver's license information stolen. Credit card offers, dormitory burglaries, and inexperience in financial management skills make students extremely exposed to identity theft - troubles that can lead to thousands of dollars of unauthorized debt, wrecked credit ratings and even possibly lost job opportunities. Months, even years, could be needed to repair the damage. The first step to prevent identity theft is awareness of how and when you use your personal information. By keeping close tabs on your personal information, you can reduce your chances of becoming an identity theft victim.

## Let's start with credit cards:

- Memorize your Social Security number and passwords. Don't record your password on papers you carry with you.
- Don't use your date of birth as your password.
- Shred pre-approved credit applications and other financial documents before discarding them.
- Order credit reports every year from each of the major credit reporting agencies and thoroughly review them for accuracy.
- Never give personal or financial information over the phone or Internet unless you initiated the contact.
- Don't carry your Social Security card or birth certificate with you.
- Report lost or stolen credit cards immediately.
- Check your monthly credit card and bank statements for unusual activity.
- Use a firewall program on your computer, especially if you leave your computer connected to the Internet 24 hours a day.
- Do not download files sent to you by strangers or click on hyperlinks from people you don't know.

## Students applying for or using student loans should also

- Use caution when using commercial financial aid services over the Internet or telephone. U.S. Department of Education services are free and password-protected. Before deciding to use a for-fee financial aid advice service, visit the Looking for Student Aid site.
- Apply for federal student aid at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). After completing the Free Application for Federal Student Aid (FAFSA) electronically, remember to exit the application and close the browser.
- Don't reveal your PIN to anyone, even if that person is helping you fill out the FAFSA. The only time you should use your PIN is on secure ED systems.
- Shred receipts and copies of documents with personal information if they are no longer needed.
- Review your financial aid award documents and keep track of the amount of student aid you applied for and have been awarded.
- Report all lost or stolen student identification immediately.

## What to do if you are the victim of identity theft

- .Immediately close the accounts that you believe were tampered with or opened fraudulently.
- Contact your University Police Department at 437-8444 and file a police report. A police officer will completely document the circumstances and provide you with additional information that will assist you in mitigating the effect of the crime.
- Contact the 3 Major credit Agencies and advise them about you identity theft issue (click links below)
- [Transunion](#)
- [Equifax](#)
- [Experian](#)

Link for more information on ID Theft:

- [Identity Theft resource Center](#)
- [Internet Crime Complaint Center](#)



**“It’s a Crime”**