

## IDENTITY THEFT

### What is identity theft?

Identity theft is a widespread and growing national problem for everyone. This crime involves the theft of your personal information such as your name, address, telephone number and Social Security number. Identity thieves steal your personal information and ruin your credit. These thieves often run up thousands of dollars in credit card debt, just to name one problem, and the bills are sent to you for payment. Your credit rating can be ruined. Even though it is not your fault, you are the one who has to clean up the damage, which can take months or even years to correct.

### How can I avoid identity theft?

- ❖ Do not throw credit card applications you do not want into the trash. Cut them into several pieces, or shred them, so no one can retrieve them and apply for credit in your name.
- ❖ Safeguard your Social Security number at all times. You generally have to provide it to your employer or your bank, but if a business wants it, ask why it is needed and how it will be used before you give it out. There probably is no legitimate reason for any business to need your Social Security number. Never give it or your driver's license number to anyone who calls you on the phone or contacts you online saying they need this information to verify your identity.
- ❖ Never give personal or financial information over the phone or the Internet unless you initiated the contact.
- ❖ If you apply for federal student aid programs over the Internet, do so at the Department of Education's [www.fafsa.ed.gov](http://www.fafsa.ed.gov), or through [www.FederalStudentAid.ed.gov](http://www.FederalStudentAid.ed.gov) which are official U.S. government Web sites that are safe and protected from unauthorized disclosure.
- ❖ After completing any online application, remember to log off the computer system.
- ❖ Review your financial aid award documents and keep track of the amount of student aid applied for and awarded.
- ❖ Keep your Federal Student Aid PIN, your online student identifier, in a safe place and never give it to anyone.

#### DID YOU KNOW...

Identity theft is a growing problem. Typical ways a student becomes a victim include leaving personal information lying around the dorm room or failing to shred credit card offers before throwing them away.