

Identity Theft Made Difficult

Identity Theft

Identity theft occurs when someone steals your personal information and uses it without your permission. We are all at risk. Most victims are those who are active in the marketplace and comfortable using technology—ages 18 to 45. Young people are more vulnerable because they typically spend a lot more time online, are less cautious, and often share more information than older people.

How ID theft happens. In 2012, there were 12.6 million reported cases. Knowing how ID theft occurs is the trick to knowing how to prevent it from happening to you.

- ✓ College students share housing (apartments and dorm rooms) with others. This could allow intentional or unintentional excessive sharing of personal information with roommates and their visitors.
- ✓ Others might hear or see personal information provided over the phone or online while one's roommates and their friends are present.
- ✓ Being less cautious while surfing and using the internet.
- ✓ Discarding papers with personal information without shredding.
- ✓ Leaving your snail-mail in an unsecured mailbox for anyone to pick up.
- ✓ Not reviewing your credit report for errors.
- ✓ Employers who do not secure an employee's personal information.



What you can do to protect your identity

Don't think that your credit and identity are not worth anything for others to misuse! This line of thinking is careless disregard of the facts. Also, remember this saying: "If it's too good to be true, it probably isn't."

You may be a victim of ID Theft. Common ways ID theft is discovered:

- ✓ **Mistakes:** You find mistakes on your bank statement, credit card bill, or explanation of medical benefits report from your health insurance plan.
- ✓ **Mail:** Your bills and account statements arrive late or not at all.
 - You receive bills or collection notices for items you didn't purchase.
 - You get calls from debt collectors regarding debts you know nothing about.
- ✓ **Credit report:** You identify mistakes on your credit report.
- ✓ **Credit:** You unexpectedly get turned down for credit.
- ✓ **Job:** You unexpectedly get turned down for a job.

More help. Contact the Federal Trade Commission.

<http://www.ftc.gov> or call 877.382.4357

For more information on money management visit:
<http://www.vpsa.txstate.edu/moneysavvy>



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How to protect yourself. There are a number of things you can do to protect yourself.

- ✓ Keep personal papers with social security number, account numbers, birthdate, etc. in a lock box and put away out of site.
- ✓ Keep private conversations private so that they are not overheard.
- ✓ When banking or shopping online, use websites that are encrypted; a site that has “https” at the beginning of the web address (“s” is for “secure”).
- ✓ Create strong passwords; avoid pet names, birthdates, other personal data.
- ✓ Don’t allow your browser to “Remember my password” or “Remember me on this computer.”
- ✓ Log off and close the browser when you are finished conducting personal business online.
- ✓ Don’t use public WIFI to do personal business or even check email.
- ✓ Use anti-virus and anti-spyware software.
- ✓ Shred documents with personal, financial or medical information.
- ✓ Don’t let your snail-mail sit in the mailbox long after delivery.
- ✓ Review your credit report from one of the three bureaus every four months. This allows you to monitor your credit.
- ✓ Ask your employer how employee information is stored.
- ✓ Ask potential employers how employment applications are destroyed.
- ✓ Carry only the credit cards and debit cards you use on a regular basis.
- ✓ Don’t carry your checkbook unless you are going to use it.

Take Your Name Back

Have your name removed from telemarketing and junk mail lists such as:

- Telemarketing Calls
www.donotcall.gov
call 888.382.1222
- Direct Mail and Email Offers
www.dmachoice.org
- Credit Card Offers
www.optoutprescreen.com
- Online Cooking Collecting
www.networkadvertising.org

If you believe your identity has been stolen.

1. **Flag your credit reports.** Notify one of the three credit reporting agencies and ask that a fraud alert be placed on your credit report. That credit-reporting agency will in turn contact the other two. An initial fraud alert is good for 90 days.
Equifax 800.525.6285
Experian 888.397.3742
TransUnion 800.680.7289
2. **Order your credit reports.** Read your credit report carefully to see if the information is correct. If you see mistakes or signs of fraud, contact the credit-reporting agency.
3. **Create an Identity Theft Report—FTC Affidavit.** File a complaint with the FTC at <http://www.ftc.gov/complaint> or call 877.438.4338.
4. **File a police report with your local police department.** The local authorities will want a copy of the FTC Affidavit.