



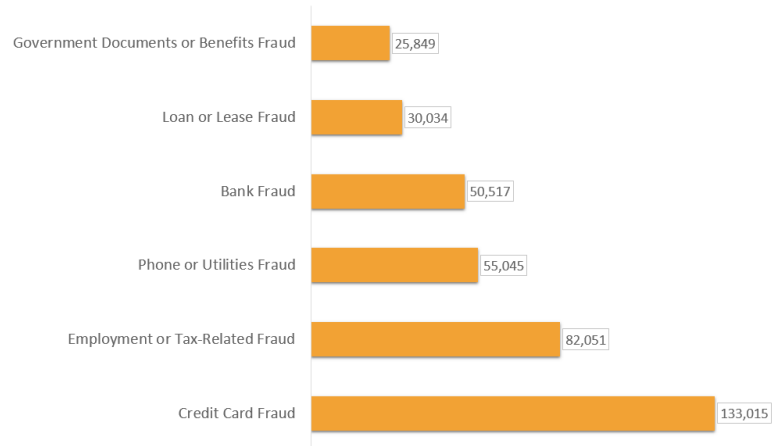
# IDENTITY THEFT

Learn how to protect your identity and what to do if you become a victim of identity theft.

## What should you do if your identity is stolen?

1. Contact security or fraud departments for each company to dispute charges and stop payments
2. Change all logins, passwords, and PINs
3. Place a fraud alert and get your credit reports
4. Close fraudulent or tampered with accounts
5. Report identity theft to the FTC (1.877.438.4338)
6. File a police report
7. Keep documentation of everything that you do!

Visit [identitytheft.gov](http://identitytheft.gov) for step by step instructions, to report identity theft, create an affidavit, and come up with a personalized recovery plan.



Most common types of Identity Theft according to the FTC's 2017 Consumer Sentinel Network Report

## How to Protect Yourself from Identity theft

### Computer

Make sure you have an up-to-date firewall, virus protection software, and anti-spam or spyware program. Never download files or click on links that look suspicious. Make sure you are using a secure browser when online shopping, banking, or sharing personal information. Make sure you use strong passwords with letters, numbers, and symbols. Have different passwords for different accounts.

### Banking

Check your bank accounts and credit cards frequently for errors. Check your credit reports regularly on [AnnualCreditReport.com](http://AnnualCreditReport.com)

### Physically

Invest in a shredder and never put any sort of personal information or banking information in your trashcan without shredding it. Be very careful when giving out personal information. Ask how they will be using your information and be wary of someone eavesdropping or looking over your shoulder. Make sure you lock and passcode protect your phone.



## IDENTITY THEFT



**MONEY EDUCATION**  
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### Are you at risk for identity theft? Test your IQ

- \_\_\_ I carry my Social Security card in my wallet. (10 points)
- \_\_\_ I use a computer and do not have up-to-date anti-virus, anti-spyware, and firewall protection. (10 points)
- \_\_\_ I do not believe someone would break into my house to steal my personal information. (10 points)
- \_\_\_ I have not ordered a copy of my credit report for at least 2 years. (20 points)
- \_\_\_ I use an unlocked, open box at work or at my home to drop off my outgoing mail. (10 points)
- \_\_\_ I do not have a P.O. Box or a locked, secured mailbox. (5 points)
- \_\_\_ I do not shred my banking and credit information, using a cross-cut “confetti” shredder, when I throw it in the trash. (10 points)
- \_\_\_ I throw away old credit and debit cards without shredding or cutting them up. (5 points)
- \_\_\_ I use an ATM machine and do not examine it for signs of tampering. (5 points)
- \_\_\_ I provide my Social Security Number (SSN) whenever asked, without asking why it is needed and how it will be safeguarded. (10 points)
- \_\_\_ Add 5 points if you provide it orally without checking to see who might be listening nearby.
- \_\_\_ I respond to unsolicited email messages that appear to be from my bank or credit card company. (10 points)
- \_\_\_ I leave my purse or wallet in my car. (10 points)
- \_\_\_ I carry my Medicare card in my wallet at all times, it displays my SSN. (10 points)
- \_\_\_ I do not believe that people would root around in my trash looking for credit or financial information or documents containing my SSN. (10 points)
- \_\_\_ I do not verify that all financial (credit card, debit card, checking) statements are accurate monthly. (10 points)

YOUR SCORE: \_\_\_\_\_

### Understanding Your Score:

#### 90+ points

Recent surveys indicate that 17-18 million people are victims of ID theft each year. You are at high risk.

#### 40-89 points

Your odds of being victimized are about average.

#### 0-39 points

Congratulations! You have a high “IQ.” Keep up the good work and don’t let your guard down now.