

ITRC Fact Sheet 101 Are You at Risk for Identity Theft?

DOCUMENT DISPOSAL:

- I own a cross-cut shredder and use it regularly. (+8pts)
- My shredder is near the trash can or in the office where most of my mail is sorted. (+5pts)
- I shred all pre-approved credit offers I receive before putting them in the trash. (+5pts)
- I shred all “convenience checks” or “balance forward checks” I receive from credit card companies, before putting them in the trash. (+5pts)
- I understand that thieves root around in my trash looking for credit/financial info. (+5pts)

SOCIAL SECURITY NUMBER PROTECTION:

- I never carry my Social Security card in my wallet. (+5pts)
- I make sure that I have no other cards in my wallet with my SSN on it. (+5pts)
- I have a card with my SSN on it in my wallet, but it is a copy and part of the SSN has been cut off (+6pts)
- I have my SSN or driver’s license number printed on my personal checks. (-7pts)
- My SSN is my driver’s license number - I have made no effort to change that. (-8pts)
- I make sure that my SSN is never publicly displayed or used at work or school, i.e. timecards, test scores, receipts, badges. (+5pts)

INFORMATION HANDLING:

- I use a locked, secured mailbox or P.O. Box to receive mail. (+5pts)
- I never leave mail for pickup in an unlocked location at home or at work. (+5pts)
- I always watch my surroundings for people who might be listening when giving out SSN or financial information. (+5pts)
- I keep personal identifying information in a locked or protected area of my home; one that visitors can’t access. (+5pts)
- I have ordered a copy of my free “annual credit reports” during the last year. (+8pts)

SCAMS:

- I keep an eye on my credit cards when they leave my hands to avoid skimming. (+5pts)
- I do not respond to Internet scams and I also hang up on telephone solicitors. (+5pts)
- Whenever I am asked to provide my SSN, I always ask how that information will be safeguarded and why it is necessary for them to have it in the first place. (+6pts)
- I always use firewall(s) and current anti-virus software for any connection to the Internet. (+7pts)

Each one of these questions represents a possible risk factor or protection against ID theft.

Your score: _____

Range: -15 to +100.

If you scored 85 – 100 consider yourself savvy about identity theft risks; continue your proactive steps.

If you scored 45 – 84 you need to consider your identity theft risk factors more closely, and take some corrective actions.

If you scored below 45, you are at high risk of becoming this crime’s next victim! Please make the effort to become more informed about identity theft and the simple steps you can take to minimize your risk.