

ID Theft Test

By Identity Theft Resources Center
Apr 22, 2007 - 1:16:02 PM

Fact Sheet 101 Are You at Risk for Identity Theft? How Savvy Are You?

DOCUMENT DISPOSAL:

- I own a cross-cut shredder and use it regularly. (+ 1 pt)
- My shredder is near the trash can or in the office where most of my mail is sorted. (+ 2 pts)
- I receive pre-approved credit offers and shred them before putting them in the trash. (+ 1 pt)
- I receive convenience checks or balance forward checks in the mail (from credit card companies) every month and shred them before putting them in the trash. (+ 1 pt)
- I don't believe people root around in my trash looking for credit/financial info. (- 1 pt)

SOCIAL SECURITY NUMBER PROTECTION:

- I carry my Social Security card in my wallet. (- 3 pts)
- I have another card in my wallet with my SSN on it. (- 3 pts)
- I have a card that used to have my SSN on it but I copied it and cut off part of the SSN (+ 3 pts)
- I have my SSN or driver's license number printed on my personal checks. (- 2 pts)
- My SSN is also my driver's license number- I have made no effort to change that. (- 2 pts)
- My SSN is publicly displayed or used at work or school. (timecards, receipts, badges) (-1 pt for each violation)

INFORMATION HANDLING:

- I use a locked, secured mailbox or P.O. Box to receive mail. (+ 1 pt)
- I leave mail for pickup in an unlocked location at home or at work (- 2 pts.)

- I watch my surroundings for people who might be listening when giving out SSN or financial information. (+ 2 pts).
- I keep personal identifying information in a locked or protected area of my home; one that visitors can't access. (+ 3 pts)
- I have ordered a copy of my credit reports during the last year. (+ 2 pts) Subtract one point for each year you have not checked your report (maximum 4 pts)
(Your credit reports are free by federal law. See ITRC Fact Sheet 125, or call 877-322-8228).

SCAMS:

- I keep an eye on my credit cards whenever they leave my hands to avoid skimming. (+ 2 pts)
- I do not respond to Internet scams and hang up on telephone solicitors. (+ 2 pts)
- I provide my SSN whenever asked, without asking how that information will be safeguarded or why it is necessary for them to have it in the first place. (- 3 pts)
- I'm connected to the Internet but don't use firewall or anti-virus software. (- 2 pts)

Each one of these questions represents a possible risk factor or protection against ID theft. Each time you added points you were on the right track.

Each time you subtracted points you entered a danger zone.

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