

College Students and Identity Theft: How to Prevent Becoming a Victim

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What To Expect in This Presentation

- ▶ Overview of identity theft
- ▶ Prevention techniques
- ▶ Overview of research on identity theft prevention behaviors in college students
- ▶ Getting prevention information to college students
- ▶ Q & A

What is Identity Theft?

- ▶ The use of someone else's personal information to gain benefits such as credit cards, utilities, employment, and medical procedures

What Information Do Thieves Look For?

- ▶ Social Security number
- ▶ Birth date
- ▶ Mother's maiden name
- ▶ Home address
- ▶ Financial account information
- ▶ Health insurance information
- ▶ Etc.

Ways College Students Can Protect Information Identity Thieves Want

▶ Shredding

- Cross-cut shredding vs. 'regular' shredding
 - Meth connection (Sullivan, 2004)
 - Documents with personal identifiers on them
 - Bank and credit card statements
 - Utility bills
 - Preapproved credit offers
 - Can opt out of these offers: 1-888-5-OPTOUT
 - Health insurance statements
 - Pay stubs

Ways College Students Can Protect Information Identity Thieves Want

- ▶ Have a locking mailbox
- ▶ Secure items that contain personal information in a location where roommates cannot access them
- ▶ Check credit report regularly via annualcreditreport.com
- ▶ Be aware of giving information when people ask for it
 - Ask why they need it, how they are going to store it, and when they are going to destroy it
 - [Girl Scout Leader Steals the Identity of Her Scouts](http://www.digitaljournal.com/article/224160)
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Ways College Students Can Protect Information Identity Thieves Want

- ▶ Never leave bookbag, laptop case, etc. unattended. Ever.
- ▶ Carry a minimum number of credit cards, debit cards, etc.
 - We carry too much “stuff” with us that an identity thief could use if we lost our wallet/purse/backpack, etc.
- ▶ First initial on checks, not full first name

Ways College Students Can Protect Information Identity Thieves Want

▶ Facebook

- Don't list maiden name
- Don't list home address
- Don't list phone number
- Don't list birthdate
- **Birthdate and mother's maiden name are two of the three keys to one's identity (SSN is the third)**
- **Many, many college students (and others) are sharing this key information on Facebook for the world to potentially see!**

Ways College Students Can Protect Information Identity Thieves Want

▶ Phishing

- E-mails that look like they come from a legitimate organization (such as a bank)
- Usually say something to the effect of “Your account has been compromised, please reset your password using the following link”
- Link goes to fraudulent site where thieves collect legitimate passwords
- Advice to college students: Don't click on these links. When in doubt, contact the organization who supposedly sent the e-mail to make sure it is legitimate!

Ways College Students Can Protect Information Identity Thieves Want

- ▶ Secure websites
 - Enter information onto sites that are secure
 - SSL and https://
- ▶ Use (and update) virus scanning software, malware and spyware detecting software regularly
- ▶ Update computer programs, such as Flash and Java when prompted
- ▶ Use complicated passwords (letters, symbols, & numbers)
 - Don't use the same password for everything and change passwords regularly

Review of Research—Id Theft Prevention & College Students

- ▶ Milne (2003) studied id theft prevention behaviors among college students and consumers
 - Among many examined behaviors, findings include
 - College students destroyed preapproved credit offers
 - College students had checks sent to their bank instead of home
 - College students carried PINs and passwords with them
 - College students were less likely to order a copy of their credit report annually

Review of Research—Id Theft Prevention & College Students

- ▶ Higgins, Ricketts, and Fell (2010) studied id theft prevention behaviors college students engaged in
 - Made purchases over the phone
 - Gave out personal information over the phone
 - Gave out their SSN

Getting This Information to College Students

- ▶ Include in existing curriculum
 - Family finance courses
 - Orientation courses
 - Learning communities
 - Student success courses
- ▶ Make it 'real': look for news stories about victims, data breaches, etc.
- ▶ Repeated interventions using multiple mediums
 - Newspaper, YouTube, Facebook, posters

What questions do you
have?

