



Study Up on ID Theft Risks for College Students

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MADISON – A slide rule never got hacked and a spiral notebook never required a password, so identity theft on college campuses may not have been a great threat in the past.

Today's college students, however, are "connected" through technologies that did not exist even five years ago. Students filing into their dorms have laptops on their desks, smartphones in their pockets and tablets in their backpacks. The Wisconsin Department of Agriculture, Trade and Consumer Protection is asking families to take steps to minimize the risks of identity theft.

"When you compare the average college-age victim of identity theft to the average identity theft victim, the college student takes twice as long to detect the theft and loses \$1,000 more," says Sandy Chalmers, Administrator of Trade and Consumer Protection. "Keep an eye on your belongings and lock down your gadgets and applications with passwords."

Theft of property such as personal electronic devices, mail or personal documents can be an equal factor in identity theft cases. The social aspect of college dorms and other living quarters can create situations where both friends and unknowns regularly track through shared spaces. College students in their first excursions from their childhood home might be first-time debit or credit card users and may not be careful with their cards and wallets. Moving from class to class can lead to a misplaced backpack or purse, and students may not think to keep valuable belongings and personal information out of sight of their classmates.

A number of common sense steps can help students avoid being the victim of identity theft:

- Keep valuable personal information at home. Carry a slim wallet or purse and keep only essential information on hand. Social security cards, passports and extra credit cards should be kept safe either at a parent's house or in the dorm room.
- Have a lock box in the dorm room. Fire-safe lock boxes can be picked up for as little as \$20 and can slow or stop a potential burglary of small items. In some cases, a dorm room desk or closet may include a locked drawer for valuables.
- Keep dorm room doors closed and locked when you are away, even if you are only out for a minute or two.
- Purchase a crosscut shredder for your room. Shred documents that include your personal information, including financial documents about student loans and pre-approved credit card offers.
- Check your bank and credit card statements regularly to ensure that there are no unexpected transactions. Contact the financial institution immediately if you question a transaction.
- Make sure to transfer your mail through the U.S. Postal Service when you move from the dorm or from one apartment to another. Thieves can use personal documents or pre-approved credit offers that are left in your mailbox to set up lines of credit in your name.

For use of electronic gadgets that connect to the internet:

- Lock down your systems with long and complex passwords. Use a combination of uppercase and lowercase letters, numbers and special characters to build a lengthy password.

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- Be careful of what you post to social media networks. A combination of a name, address and birthdate may be enough for a thief to call a financial institution and obtain information from your account.
- If you are using a WiFi signal to connect to a site where you will enter personal information, make sure the site is secure. A secure site's URL address will begin with <https://>
- Keep a close eye on your electronics and do not loan out a gadget where your passwords are stored.

For additional consumer information, visit the Wisconsin Bureau of Consumer Protection's website at datcp.wisconsin.gov. You can also contact us via e-mail at datcp hotline@wisconsin.gov or by phone at 1-800-422-7128.

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