



Important Lesson for College Students:

Protect Your Identity

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MADISON – Young people, ages 20 to 29, are most likely to be victims of identity theft. With college classes starting up this week, the Wisconsin Bureau of Consumer Protection encourages college students to learn the importance of protecting their identity.

“Identity theft can cost you thousands of dollars and a wrecked credit rating,” said Sandy Chalmers, Administrator of Trade and Consumer Protection. “Even though you don’t have a lot of money or assets right now, you are still at risk.”

Your identity includes your name, address, phone number, email, social security number, mother’s maiden name, ATM pin, date of birth, and account numbers or usernames. Any combination of these can provide enough information for an identify thief to steal from you.

To protect yourself, the Bureau of Consumer Protection offers these recommendations:

- **Check your credit report frequently.** Obtain your credit report free from each of the three major credit reporting agencies, Equifax, Experian, and TransUnion, each year by calling 877-322-8228.
- **Check your mail daily.** Shred credit card offers, bills, or any items that contain personal or financial information.
- **Check your bills and bank statements monthly.** Look at your statements as soon as you get them to see if there are unauthorized charges or withdrawals. If there are, report them immediately.
- **Protect your computer and smartphone.** Verify computer security settings to make certain there is firewall, virus, spam, and spyware protection on your computer. Log off or lock your computer between uses.
- **Guard your social security number.** Don’t carry your Social Security card with you, and don’t use the number as a PIN or password if possible.
- **Keep your personal information personal.** Give out personal information like account, credit card, or social security numbers only when you initiate the contact and can verify it as a legitimate source.
- **Be secure in your dorm room or apartment.** For your personal safety and identity’s safety, lock your dorm or apartment at all times. Keep sensitive documents in a safe place, locked up.
- **Use credit card smarts.** Avoid leaving a credit card as a bar tab. Limit the number of credit cards in your name so you can keep track of expenses.
- **Update your forwarding information.** Because college students move frequently, notify the United States Postal Service at www.usps.com to notify them of your forwarding address.
- **Limit the number of identification cards you carry.** If you don’t need it, don’t carry it with you – especially documents like your birth certificate and passport.

“Handle your personal information in a way that makes it difficult for identity thieves to take advantage of you,” said Chalmers.

For more information on identity theft or to file a complaint, contact the Office of Privacy Protection in the Bureau of Consumer Protection at DATCPWisconsinPrivacy@wisconsin.gov or 1-800-422-7128. You can also learn more on our website at www.privacy.wi.gov.