

Identity Theft IQ Test

Are You at Risk for Identity Theft? Test Your "Identity Quotient"

- ___ I receive several offers of pre-approved credit every week. **(5 points)**
___ **Add 5 points** if you do not shred them (cross-cut shredder preferred) before putting them in the trash.
- ___ I carry my Social Security card in my wallet. **(10 points)**
___ My state driver's license has my SSN printed on it, and I have not contacted the Department of Motor Vehicles to request a different number. **(10 points)**
___ I do not believe someone would break into my house to steal my personal information. **(10 points)**
- ___ I do not use a firewall on my personal computer. **(10 points)**
___ I have not ordered a copy of my credit reports for at least 2 years. **(20 points)**
___ I use an unlocked, open box at work or at my home to drop off my outgoing mail. **(10 points)**
- ___ I do not have a P.O. Box or a locked, secured mailbox. **(5 points)**
___ I carry my military ID in my wallet at all times. (It displays my SSN.) **(10 points)**
___ I do not shred (cross-cut shredder preferred) my banking and credit information when I throw it in the trash. **(10 points)**
___ I throw away old credit and debit cards without shredding or cutting them up. **(10 points)**
- ___ I provide my Social Security number (SSN) whenever asked, without asking why it is needed and how it will be safeguarded. **(10 points)**
___ **Add 5 points** if you provide it orally without checking to see who might be listening nearby.
- ___ I leave my purse or wallet in my car. **(10 points)**
___ I am required to use my SSN at work as an employee ID or at college as a student ID number. **(5 points)**
___ My SSN is printed on my employee badge that I wear at work or in public. Or it is posted on my time card in full view of others, or is on other documents frequently seen by many others at work. **(10 points)**
- ___ I have my SSN and/or driver's license number printed on my personal checks. **(10 points)**
___ I am listed in a "Who's Who" guide. **(5 points)**
___ I carry my insurance card (including Medicare) in my wallet **and** either my SSN or that of my spouse is the ID number. **(10 points)**
___ I do not believe that people would root around in my trash looking for credit or financial information or for documents containing my SSN. **(10 points)**
___ I do not verify that all financial (credit card, checking) statements are accurate monthly. **(10 points)**

Each one of these questions represents a possible avenue for an identity thief.

Understanding Your Score:

- **100 + points** - Recent surveys* indicate that 8-9 million people are victims of ID theft each year. You are at high risk. We recommend you purchase a cross-cut paper shredder, become more security-aware in document handling, and start to question why people need your personal data.
- **50-99 points** - Your odds of being victimized are about average.
- **0-49 points** - Congratulations. You have a high "IQ."
 - Keep up the good work and don't let your guard down now.

* For information on recent identity theft survey findings, visit the Privacy Rights Clearinghouse web site at www.privacyrights.org/ar/idtheftsurveys.htm.

For a list of tips on reducing your risk of identity theft, read our Fact Sheet 17, "Coping with Identity Theft: Reducing the Risk of Fraud," at www.privacyrights.org/fs/fs17-it.htm.

Remember, you *cannot* prevent identity theft. Criminals can commit identity theft relatively easily because of lax credit industry practices and the ease of obtaining SSNs. But you can reduce your risk of fraud by following the tips in Fact Sheet 17.

The most important advice we can give you is to check your 3 credit reports at least once a year. If you are a victim of identity theft, you will catch it early by checking your credit reports regularly. Your annual *free* credit reports are available from (877) 322-8228 or at www.annualcreditreport.com.