



IDENTITY THEFT: WHY CRIMINALS TARGET TEENS



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IT ALL BEGINS WITH YOUR IDENTITY



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Your Social Security Number

- Your Social Security Number (SSN) is a unique identifying number
 - Assigned at birth
 - Used throughout life to prove you are you



Your Social Security Number

- Your SNN is required to:
 - Apply for a job
 - Obtain a driver's permit
 - Apply for college loans
 - Obtain health care
 - Receive Social Security benefits
 - Open a retail account
 - Obtain a credit card
 - Check your "credit rating"

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SSNs and “Credit Ratings”

- When you apply for a retail account, bank loan or credit card, the merchant first checks your credit rating.
- A credit rating is a score computed by a credit agency.
- A high score indicates “good” credit, meaning that no payments are delinquent.
- Someone with a good credit score is considered to be a good credit risk.



**CRIMINALS SEEK
TEEN IDENTITIES
BECAUSE THE THEFT
CAN GO UNDETECTED
FOR YEARS**



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How & Why Criminals Target Teen SSNs

- Teens with unused SSNs have no credit ratings.
- A teen's good credit sits unused until he or she is old enough to obtain a credit card.
- A criminal:
 - Steals the teen's SSN
 - Impersonates the student
 - Uses the SSN to obtain credit cards and loans
 - Does not make payments, resulting in a low credit rating.

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How & Why Criminals Target Teen SSNs

- The fraud goes undetected – sometimes for years – until the student attempts to use the SSN.
- By then it's too late – the credit rating associated with the SSN is ruined.

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Other Personal Identifying Information of Teens

- Name
- Address
- Driver's License Number
- Student ID Number
- Bank Account Number
- Credit Card Number
- Mother's Maiden Name

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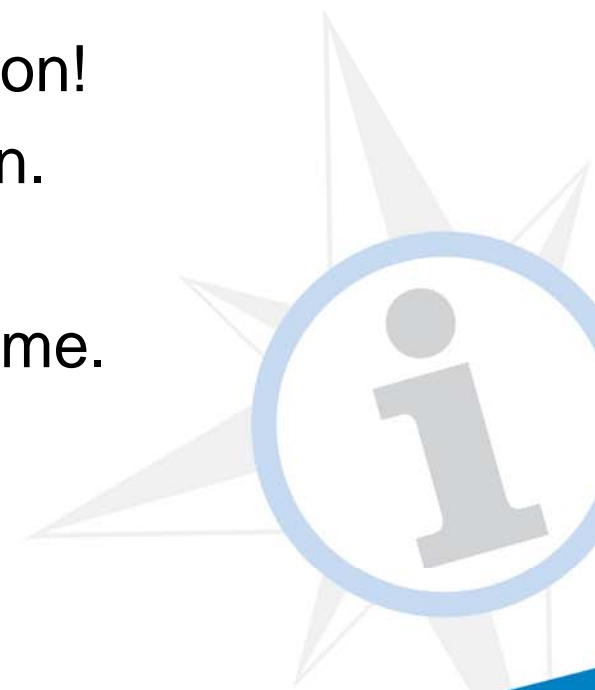
What's So Important About My Mother's Maiden Name?

- A mother's maiden name is a key piece of information needed to obtain an original birth certificate.
- It can be used by perpetrators for a complete identity "takeover."
- Protect yourself by protecting your mother's maiden name.
- Do not use it as a password. Use another word, e.g., a fruit or vegetable.



How Do I Protect Myself?

- Be **STINGY** with your personal information!
- Never carry your SS card on your person.
- Never give your SSN via the Internet.
- Never give out your mother's maiden name.



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How Do I Protect Myself?

- Never give personal information over the telephone unless you initiate the call.
- Never respond to e-mail requesting personal information.
- Choose strong passwords and change them often.
- Install a firewall on your home computer.

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How Do I Protect Myself?

- Keep all software programs updated.
- Make sure file-sharing software is set up properly.
- After file-sharing, completely shut down your computer.
- Use vague profiles and e-mail addresses.

How Do I Protect Myself?

- Shop online only at reputable, secure websites.
- Be leery of online and offline sweepstakes, contests and giveaways.
- Do not post identifying information about you or your family on your personal web page (site).

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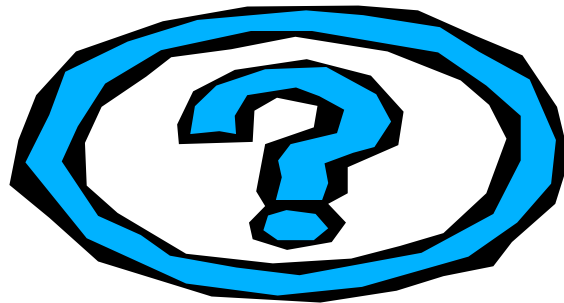
How Do I Protect Myself?

- Do not use the “save password” function on important accounts.
- Do not open e-mail attachments unless you know who sent them and have arranged receipt.
- Do not download and run any program unless you are absolutely certain the source is safe.
- Shred important documents before discarding! Crosscut shredders are best.
- Check your credit at least once a year.

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Is Someone Using Your Identity?

1. Go to www.annualcreditreport.com to find out.
 - This is the ONLY source for a credit report
 - Other sources appear similar, but may be scams
2. Obtain a FREE copy of your credit report.
 - Available to each person once a year



Is Someone Using Your Identity?

3. Students who have not used their SSN to obtain credit will be informed that they have no credit report – a good sign!
4. If a student DOES have a credit report, indicators of identity theft are:
 - Alias names never used by the student
 - Incorrect residential addresses
 - Unauthorized accounts opened

Other Ways Victims Learn of Identity Theft

- Receives phone call from fraud department
- Is contacted by collections department
- Discovers unauthorized long-distance calls on phone bill
- Finds unauthorized charges on credit card statement
- Discovers fraudulent checks deducted from checking account

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Other Ways Victims Learn of Identity Theft

- Is contacted by bank to cover bounced checks
- Is contacted by store demanding payment for NSF charges
- Finds unauthorized withdrawals on checking/savings account statements
- Is denied credit
- Is arrested for a crime not committed

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If You Are A Victim

1. File a police complaint.
2. Contact the credit reporting agencies (www.experian.com, www.equifax.com, www.transunion.com) to place fraud alerts on accounts and analyze credit reports.
3. Place passwords for bank and credit card accounts on hold.

If You Are A Victim

4. Contact the Federal Trade Commission at www.FTC.com.
5. Contact the Michigan State ID Theft Lab at www.cj.msu.edu/~outreach/identity.com.
6. Secure the future flow of personal information.

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To Do Checklist

1. PLACE PASSWORDS on all of your financial accounts
2. KNOW dates bank/credit card statements arrive
3. REVIEW bank/credit card statements upon receipt
4. CHECK your telephone and cell phone bills for calls you did not make.

To Do Checklist

5. CARRY only necessary credit cards
6. CANCEL cards seldom used
7. REVIEW credit reports three times each year
8. GIVE your Social Security number only for financial transactions

Do NOT Checklist

1. CARRY Social Security card
2. GIVE personal information over phone
3. ANSWER unsolicited e-mail requests for personal information
4. GIVE your mother's maiden name

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Do NOT Checklist

5. USE address, date of birth, part of SSN or mother's maiden name in passwords
6. GIVE bank account/SSNs to online merchants

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More To Dos...

- KEEP personal papers in safe place
- TAKE outgoing mail to post office
- PROMPTLY remove mail from mailbox
- PURCHASE locked mailbox



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More To Dos...

- STOP mail while on vacation
- DISCARD unwanted mail by shredding
- SHOP with online merchants you know
- CHECK the Better Business Bureau's website

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Discussion Points

- Are you a victim of identity theft?
- Do you know someone who is a victim?
- What was the emotional impact?
- What was the financial effect?



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Discussion Points: The ID Theft Act

- What are the act's key features?
- What are the legal implications?
- Does the act identify resources for victims?
- Where does the act fail?
- What isn't included that should be?

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