



HARVARD GRADUATE SCHOOL OF EDUCATION FINANCIAL AID OFFICE

TIPS ON PREVENTING IDENTITY THEFT

Identity theft is a growing crime today in our technological world. It threatens to affect everyone in one form or another. Below are some fundamental tips to reduce your exposure to identity theft, from the Federal Trade Commission. While nothing will protect you completely from identity theft, these are some measures to help minimize your risks:

1. **Do not** give out your Social Security number **unless** absolutely necessary - for example, on a job application or for your accountant. Do not include it when you are writing a personal check at a store or applying for membership at a video rental shop, grocery store, price saving club, and so on.
2. Deposit all outgoing mail in mailboxes or in the mailing slots at your local post office. Never leave bill payments in your apartment lobby for the mail carrier to pick up. Before you leave on vacation, call or visit your post office and request that your mail be held until your return.
3. Shred credit card offers, health insurance statements, and anything else containing your Social Security number before discarding them. Use a cross-cut shredder rather than a straight-cut one.
4. Keep all your personal and account information in a safe place, preferably a locked drawer or cabinet in your house. If you are having renovations, service work done in your home keep all your personal information out of sight.

ATM Cards

5. Never write your PIN (personal identification number) on the back of your card or on a piece of paper in your wallet or handbag.
6. Do not choose a PIN that uses digits from your birthdate, Social Security number, telephone number, or street address.

Credit Cards

7. Carry only the cards you think you'll need on a given day, and keep them separate from your wallet - for example in a zippered compartment in your handbag. If your wallet is stolen, your cards will not be lost.
8. Keep a record of all your account numbers, expiration dates, and the phone number of each credit card issuer in a secure place at home for quick reference in case of loss or theft.
9. When using your card to make a purchase, keep an eye on the clerk during the transaction and get the card back immediately with any credit card carbons. Destroy the carbons.
10. When you make an online purchase, be sure you're in a secure section of the Web site; the http:// address should change to https:// (the "s" stands for secure), and a lock or key symbol should appear in a lower corner of the Web page.
11. Save your receipts, and when your billing statement comes, open it promptly and compare the two. If there is a charge you know you did not make, call the card issuer immediately and follow up by writing to their billing inquiries address.
12. Sign your new or replacement card as soon as you receive it. Cut up the old card so the numbers cannot be read.
13. Never write your account number on the outside of the payment envelope.
14. Don't give your account number over the phone unless you initiated the call to make a purchase and you're sure the company is reputable.
15. Every year, order a copy of your credit report from all three major credit reporting agencies to make sure it is accurate. Their phone numbers and addresses are listed at the [Identity Theft Resource Center](#). This site also offers helpful resources for victims - and those who want to avoid becoming victims.