

# Identity Theft Tip Sheet For Youth in Foster Care

*Every 3 seconds, someone in the U.S.  
becomes a victim of identity theft.*

## Tips on Identity Theft Protection

When you apply to rent an apartment or take out a car loan for the first time, you don't want to discover that you have a bad credit rating. Is an identity thief out there claiming to be you and running up debts? Read on to see what it means and what you can do about it.

### What is identity theft?

When someone takes your personal information, such as your credit card, bank account, driver's license, or Social Security number, **without your permission**, and uses it for an unlawful purpose – that's identity theft. Unlawful purposes include opening a cell phone account, getting a credit card, and renting an apartment using your information.

### How bad is it?

Clearing up identity theft can be a pain. It can mean 40 hours or more of work for a victim. To correct your credit records, you may have to

- make phone calls,
- gather evidence,
- write letters, and
- file a police report

### What if I don't clear it up?

If your credit rating is damaged by identity theft, you could be unable to get a student loan or a car loan, rent an apartment, or even get a job.

### So what can I do?

There are things you can do to protect yourself. And if you do have problems, you can get help!

#### 1-Protect your Social Security number.

With your Social Security number, a thief can open accounts in your name. Don't carry your Social Security card – or anything with your Social Security number – in your wallet or bag. Keep it in a safe place at home.

#### 2-Check your bills right away

Open your bank's statement and bill as soon as you get them. Call your bank or creditor to report any problems. The sooner you do, the easier it is to resolve.

### 3-Use a shredder

Shred bills and papers with account numbers on them before throwing them away. Use a cross-cut shredder that turns paper into confetti.

### 4-Clean your room!

Sure, you trust your friends and roommates. But what about their friends? Keep your bills and other records out of sight and out of reach.

***Don't leave your personal information lying around. Protect it like CASH.***

### 5-Protect your computer

Criminals are trying to get into your computer to steal your information. Install protective software and keep it up to date.

- Firewall
- Operating system and browser patches
- Anti-virus protection
- Anti-spyware protection.

### 6-Be smart online

Free downloads – games, screensavers, music – may have a cost. They can contain “spyware” that steals you information. Never click on links or open attachments in emails from someone you don't know.

Do you share music and videos? There are legal risks if you violate author's rights. And the P2P software that lets you share the software can open your computer up to hackers. Make sure your computer's protections are up to date.

Be aware that free WIFI hot spots may not be secure. Be careful about exposing personal information in public.

### 7-Beware of “phishing” emails

An email that comes to you out of the blue and asks you to give personal information – like your password, Social Security number, or bank account number – is called a “phishing” email. It may look like it's from your bank, eBay or the government. But it's really “phishing” for your personal information.

The message may say it's urgent, that you should answer right away or something bad will happen. It may say you've won a prize.

***Don't give out your personal information unless you made the contact.***

Don't be fooled. Delete the email. Businesses don't send these types of emails

### 8-Get an annual credit report

The Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting companies — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months. The FCRA promotes the accuracy and privacy of information in the files of the nation's consumer reporting companies. The Federal Trade Commission (FTC), the nation's consumer protection agency, enforces the FCRA with respect to consumer reporting companies.

For more information about getting a free credit report visit the FCRA website:

<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre34.shtm>