

# How to avoid ID theft when heading back to college

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If you have a college student packing up to live on or near campus this fall, now's a good time to talk about preventing fraud while he or she is away from home. The Better Business Bureau recommends students take seven simple steps to protect themselves from identity theft and other fraud on campus.

We know identity theft is a big deal; it's topped or taken second on the Federal Trade Commission's list of complaints for years. And thieves like young people, because their lack of financial experience likely means clean credit. The bad guys also hope their student-aged victims don't take the steps to protect themselves. About 6 percent of identity theft reported to the Federal Trade Commission last year involved people 19 or under — a total of 15,226 complaints. The number jumped to 19 percent for those age 20 to 29, for a total of 48,697 complaints.

The Better Business Bureau recommends that college-bound students take the following steps to fight identity theft on campus:

- School mailboxes are not always secure and often can be accessed easily in a dorm or apartment. To combat sticky fingers in the mailroom, have sensitive mail sent to a permanent address, such as a parent's home or a post office box.
- Important documents should be stored under lock and key. This includes your Social Security card, passport and bank and credit card statements. Shred any paper documents that have sensitive financial information rather than just tossing them out. Also shred any credit card offers that come in the mail.
- Never lend your credit or debit card to anyone, even if they are a friend. Just say no if your friend wants you to cosign for a loan or financing for items such as a TV.
- Make sure your computer, laptop or tablet has up-to-date antivirus and anti-spyware software. Always install any updates and patches to your computer's operating system or browser software, which help keep your computer safe from new schemes or hacks by identity thieves online.
- Always check your credit or debit card statements closely for any suspicious activity. The sooner you identify any potential fraud, the less you'll suffer in the long run. Getting your statements online is more secure, but make sure you actually look at the statements.

- When shopping on unfamiliar websites, always check the company out first with the Better Business Bureau. Look for a Better Business Bureau-accredited business seal along with other trust seals; click on the seals to confirm that they are legitimate.
- Check your credit report at least once a year with all three reporting bureaus for any suspicious activity or inaccuracies.