

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 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 have a PO Box or a locked, secured mailbox. **(5 points)**
- ___ I use an unlocked, open box at work or at my home to drop off my outgoing mail. **(10 pts.)**
- ___ I carry my military ID in my wallet at all times. **(10 points)**
- ___ I do not shred or tear banking and credit information when I throw it in the trash. **(10 pts.)**
- ___ I provide my Social Security number (SSN) whenever asked, without asking questions as to how that information will be safeguarded. **(10 points)**
- ___ **Add 5 points** if you provide it orally without checking to see who might be listening.
- ___ 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 in my workplace. **(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 in my wallet and either my SSN or that of my spouse is the ID number. **(10 points)**
- ___ I have not ordered a copy of my credit reports for at least 2 years. **(20 points)**
- ___ I do not believe that people would root around in my trash looking for credit or financial information or looking for documents containing my SSN. **(10 points)**

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

Understanding Your Score:

- 100 + points - Recent surveys* indicate that 7-10 million people were victims of ID theft last year. You are at high risk. We recommend you purchase a paper shredder, become more security-aware in document handling, and start to question why people need your personal data.
- 50-100 points - Your odds of being victimized are about average. Higher if you have good credit.

- 0-50 points - Congratulations. You have a high "IQ." Keep up the good work and don't let your guard down now.

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