

Identity Theft Risk Assessment Quiz

Take the quiz below to determine your risk of becoming an identity theft victim. Answer each question as follows:

- 1= I never do this
- 2= I rarely (every once in a while) do this
- 3= I do this about 50 percent of the time
- 4= I usually (almost always) do this
- 5= I always do this

The higher your score, the fewer opportunities you are providing for identity thieves to steal key pieces of identifying information or for evidence of identity theft to go unnoticed.

Checking For Evidence of Identity Theft

- _____ 1. I check my credit report from each of the three major credit bureaus (Equifax, Experian, and Trans Union) annually to look for errors and evidence of identity theft.
- _____ 2. I review bank and/or brokerage account statements when they arrive to reconcile the balance and to check for unusual transactions.
- _____ 3. I save credit card receipts and check them against statements received from creditors. I do not leave them in shopping bags, where they can get lost or stolen.
- _____ 4. I know the approximate billing cycle for all of my credit cards and utility bills (e.g., cell phone) and call creditors immediately if bills are not received within a week of the due date.

Destroying Sensitive Personal Information

- _____ 5. I use a crosscut shredder, fireplace, or woodstove to destroy pre-approved credit card offers, bank or brokerage statements, old pay stubs and tax records, credit card receipts, and other "sensitive" documents.
- _____ 6. I destroy (shred or burn) *everything* that contains information of interest to identity thieves including utility bills (which could be used to obtain a credit report), personal correspondence (which could be used to corroborate my identity), cancelled checks, expired credit cards, etc.

Limiting Access to Sensitive Personal Information

- _____ 7. I avoid giving out my Social Security number or bank account numbers to unsolicited callers or orally (e.g., in a store) where others may be listening.
- _____ 8. I have a post office box or a locked mailbox for incoming mail (especially checks and bills).
- _____ 9. I place outgoing mail in a secured collection box along the road or at the post office- NOT in an unsecured home mailbox or rural route mailbox along the highway.
- _____ 10. I have my mail held when I am away or picked up by a trusted friend, neighbor, or family member.
- _____ 11. I question how personal information will be used before revealing it to anyone and try to "just say no," where possible, or ask to use another type of identifier.

_____ 12. I am cautious about not leaving personal information lying around my home, especially if it would be accessible to a roommate, babysitter, cleaning service, home contractor, etc. who has access to my home when I am not there.

_____ 13. I avoid carrying my Social Security card in my wallet as well as *any* type of identification card with my Social Security number (or my spouse's social security number) on it.

_____ 14. I avoid printing my driver's license or Social Security number on personal checks.

_____ 15. I limit the amount of personal information "out there" by not completing Internet "profiles" for rebates and contests and being cautious with online resume posting, electronic mailing lists, secured sites for online purchases, listings in *Who's Who Guides*, and other public data sources.

_____ 16. I limit the number of credit cards and other identification information that I routinely carry around in my wallet or purse and I do not routinely carry around my checkbook.

_____ 17. I am aware of who has access to my personal information at work and/or places I do business with (e.g., utility companies, medical providers) and have taken steps to question or limit unauthorized access, where needed.

_____ 18. I cross out my credit card number or bank account number with a magic marker on receipts for travel or other expenses that I submit to an employer, charitable or professional organization, or other entity for expense reimbursement or for documentation of any type (e.g., taxes, product rebates).

_____ 19. I am careful about completing postcards (e.g., for product warranties, contests, etc.) and place them in envelopes if they contain sensitive information.

_____ 20. I practice "general security consciousness" by not leaving my wallet or purse unattended, even for a few minutes (e.g., at dances or on supermarket carts), zipping my purse shut, buttoning my back wallet pocket, and putting house lights on timers when I'm away. Also, using secure door locks, leaving questionable "sensitive" information spaces blank on applications, storing important papers (e.g., car title) in a safe deposit box, not using bank deposit slips or paycheck stubs for shopping lists, and keeping a list of credit card account numbers and contact information to report a loss quickly.

What Your Quiz Score Means:

80 to 100 Points- You have demonstrated a higher than average awareness of the risks associated with identity theft. Congratulations. Do not let your guard down, however. Identity thieves are always out there looking for their next victim.

50 to 79 Points- You have indicated some weaknesses in your security consciousness, which increases your odds of becoming the victim of identity theft, especially if you have good credit. Pay particular attention to the quiz questions that you answered with a "1" or "2."

0 to 49 Points- You are at high risk for identity theft. Start shredding sensitive personal and financial documents immediately and pay more attention to ways that you are vulnerable to having your personal information stolen (questions that you answered with a "1" or "2" on the quiz).