

Are you at Risk for Identity Theft? Test your “ID IQ”

I receive several offers of pre-approved credit every week. (5 points)

Add 5 more points if you do not shred them before putting them in the trash.

I carry my Social Security card in my wallet. (10 Points)

I do have a PO Box or a locked, secured mailbox. (5 Points)

I use an unlocked, open box at work or at home to drop off my outgoing mail. (10 Points)

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 Points)

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 or student ID number. (5 points)

I have my SSN printed on my employee badge that I wear at work or in public. (10 Points)

I have my SSN or driver’s license number printed on my personal checks. (20 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 #.
(20 points)

I have not ordered a copy of my credit reports for at least 2 years. (10 Points)

I do not believe that people would root around in my trash looking for credit or financial information. (10 Points)

Each one of these questions represents a possible avenue for an ID theft.

100 + Points- More than 500,000 people will become victims of ID theft this 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.

55 – 95 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.