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Learn How To Protect Yourself Against Identity Theft In College

Dear [--Merge1--],

Don't let identity theft turn your college experience into the School of Hard Knocks.

You should always be aware that your personal information is valuable, so you need to take steps to protect it and your financial accounts from theft and fraud. Consider it a course on caution.

If you live away from home during college, protecting personal information starts in your dorm room or apartment, where it's likely you'll be around a lot of people.

Don't leave important documents lying in the open - that means things like your Social Security card, financial statements or medical or insurance documents. Lock them up if at all possible, or at least hide them. Don't leave your wallet where someone could walk away with it.

Experts also recommend that you have a shredder and that you use it to destroy things such as credit card offers you get in the mail or any paper documents you no longer need.

It's also important to protect your online excursions. Make sure you use strong passwords for all online accounts, and don't use the same password for every account, especially financial accounts. Also, be sure to use a passcode to access mobile devices as well as your computer, and always log out of accounts when you're done.

Don't click on links in emails or download any files unless you are certain of the sender. Identity thieves try to lead you to forms that ask for personal information or to distribute malware that could collect passwords or other important data.

You also should avoid the temptation to overshare on social media. The more information crooks can learn about you, the easier it can be for them to misuse it in your name.

Be sure to take advantage of online and mobile banking tools at your disposal so you can check your accounts for any problems, day or night. Experts recommend that you monitor your checking and credit card accounts regularly and that you report questionable transactions immediately.

They also say to take advantage of account text or email alerts that notify you of things like balance changes, ATM withdrawals, online spending, or attempted password changes so you can take quick action.

Be sure to call your financial institution or credit card company immediately if you misplace your debit or credit card. Many card issuers now have ways that you can sign into your account and turn your card 'off' or 'on'. 'Off' should stop transactions from being completed. Ask your card issuer for more information.

Learning how to protect yourself from identity theft while you're in college is a big step toward guarding your financial security. It's a lesson that can last a lifetime.

Our All About Me program can help you navigate the waters regardless of where you are in life or what your greatest challenges happen to be.

[Visit All About Me](#)

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