



Identity Theft IQ Test

Are You at Risk for Identity Theft? Test Your "Identity Quotient."

- _____ I receive several offers of pre-approved credit every week. *(5 points)*
- _____ I do not shred the pre-approved credit offers I receive (cross-cut shredder preferred) before putting them in the trash. *(5 points)*
- _____ I carry my Social Security card in my wallet. *(10 points)*
- _____ I use a computer and do not have up-to-date anti-virus, anti-spyware and firewall protection. *(10 points)*
- _____ I do not believe someone would break into my house to steal my personal information. *(10 points)*
- _____ I have not ordered a copy of my credit reports for at least two years. *(20 points)*
- _____ I use an unlocked, open box at work or at my home to drop off my outgoing mail. *(10 points)*
- _____ I do not have a P.O. box or a locked, secured mailbox. *(5 points)*
- _____ I carry my military ID in my wallet at all times. (It may display my SSN.) *(10 points)*
- _____ I do not shred my banking and credit information, using a cross-cut "confetti" shredder, when I throw it in the trash. *(10 points)*
- _____ I throw away old credit and debit cards without shredding or cutting them up. *(5 points)*
- _____ I use an ATM machine and do not examine it for signs of tampering. *(5 points)*
- _____ I provide my Social Security number (SSN) whenever asked, without asking why it is needed and how it will be safeguarded. *(10 points)*
- _____ *Add 5 points* if you provide it orally without checking to see who might be listening nearby.
- _____ I respond to unsolicited email messages that appear to be from my bank or credit card company. *(10 points)*
- _____ I leave my purse or wallet in my car. *(10 points)*

_____ I have my driver's license number and/or SSN printed on my personal checks.
(10 points)

_____ I carry my Medicare card in my wallet at all times. (It displays my SSN.) (10 points)

_____ I do not believe that people would root around in my trash looking for credit or financial information or for documents containing my SSN. (10 points)

_____ I do not verify that all financial (credit card, debit card, checking) statements are accurate monthly. (10 points)

_____ **Total Points**

Ok, now tally up your points. Guess what? Each one of these questions represents a possible avenue for an identity thief. How did you do?

- 100+ points – Recent surveys* indicate that 8 to 9 million people are victims of ID theft each year. You are at high risk. We recommend you purchase a cross-cut paper shredder, become more security-aware in document handling and start to question why people need your personal data.
- 50-99 points – Your odds of being victimized are about average.
- 0-49 points – Congratulations. You have a high "IQ." Keep up the good work and don't let your guard down now.

Quiz Source: Privacy Rights Clearinghouse. Accessed on April 15, 2014, at <https://www.privacyrights.org/itrc-quiz1.htm>

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