

Determine Your Identity Theft Risk

Answer the following questions and keep track of your points. Then find your score in the Scoring section at the end of the test to determine your risk level for identity theft.

1. I regularly receive pre-approved credit card offers in the mail. (add 1 point)
2. I shred all credit card offers I receive in the mail. (deduct 2 points)
3. I always shred my credit card statements and other documents with personal identifying information before putting them in the trash. (deduct 2 points)
4. I carry my Social Security card in my wallet or purse. (add 4 points)
5. I carry my insurance ID card or other ID card containing my Social Security number in my wallet or purse, or in my car. (add 2 points).
6. I receive my mail in an unlocked mailbox. (add 2 points)
7. I mail my bills and other personal documents by placing them in an unlocked mailbox. (add 2 points)
8. I use my ATM card at non-bank ATMs such as those at convenience stores, airports, or shopping mall kiosks. (add 1 point)
9. I shop online and don't verify that the sites are secure. (add 2 points)
10. I use obvious PIN numbers, like birthdates or phone numbers, on my ATM cards. (add 1 point)
11. I'm a college student and my grades are publicly posted by Social Security number. (add 2 points)
12. My Social Security number is printed on my timecards at work. (add 1 point)
13. My employer does not keep employee files locked at all times. (add 2 points)
14. My Social Security number or Drivers License number is printed on my checks. (add 2 points)
15. My Drivers License number is the same as my Social Security number. (add 2 points)
16. When people ask for my Social Security number, I provide it. (add 2 points)
17. My credit card company sends me convenience checks in the mail. (add 2 points)

18. I shred credit card company convenience checks or keep them locked up. (deduct 1 point)
19. The last time I ordered a copy of my credit reports from all three credit reporting bureaus was 2 years ago or longer. (add 2 points)
20. I am skeptical of telemarketing phone calls or emails and do not provide personal information or click on links in marketing emails. (deduct 1 point)
21. I do not use anti-virus software on my computer. (add 2 points)
22. I do not use firewall software (like Zone Alarm or Norton Internet Security) on my computer, even though I use the Internet. (add 2 points)
23. When I get rid of my used computers, I completely erase the hard drive with a "scrubbing" program like Sure Delete (for PCs) or CodeTek (for Macs). (deduct 1 point)
24. I store personal financial information or passwords on my computer. (add 1 point)
25. I reconcile my bank statement every month. (deduct 1 point)
26. I carefully review my credit card statement every month and investigate any charges I don't recognize. (deduct 1 point)
27. I store personal information on my PDA. (add 1 point)

SCORING:

More than 26 points - **Off the Charts!** You may already be a victim of identity theft and not even know it.

20-26 points — **Very High Risk** - You're either unaware of the way identity thieves work or you think it won't happen to you. You're identity theft waiting to happen.

14-19 points — **High Risk** - You're aware of some of the risks of identity theft and have taken a few basic precautions but are wide open to less obvious methods of identity theft. You've got some work to do.

8-13 points - **Medium Risk** - You've covered the basics pretty well but could tighten up in a few of the less obvious areas. You're getting there!

Less than 8 points - **Low Risk** - You're well aware of the risks of the various types of identity theft and you take them seriously by taking steps to protect yourself in a wide variety of vulnerable areas. Good work!