

IDENTITY THEFT TIP SHEET FOR TEENS

Zach's identity was stolen at age 7 but he wasn't aware of the crime until 10 years later when he applied for his first job. He learned that he had two names listed under his Social Security number, a bad credit history, and someone had purchased a \$40,000 boat under his name.

Identity theft is a concern for all age groups but the Federal Trade Commission, the government agency that accepts identity fraud complaints, reports that the 18 to 29 year old age group is the group most likely to be victimized. The Federal Trade Commission also reports an increase in the number of complaints filed for victims 18 years old or under.

Why are teens targeted?

Theft goes undetected for years

Identity Theft can go unnoticed for years because teens have not established a credit record that can be monitored. They are unlikely to use their Social Security Number until they apply for a driver's license, credit card or job and then discover someone else has been using their information.

Internet Use



Teens are vulnerable to Identity Theft because of their frequent activity on the Internet. Sharing personal information on blogs or social networking sites such as Facebook, Friendster, or MySpace without considering who may get access to the information is risky.

More Casual Attitude

Teens tend to take greater risks relative to older age groups and feel that Identity Theft can't happen to them. They have a more casual attitude about leaving their belongings unattended and providing personal information to their friends.

How do the thieves get your identity?

Thieves get information from teens in the same manner they get it from adults. They steal mail, burglarize homes and vehicles, hack into computer databases, send fraudulent e-mails or downloads, go through people's trash, and take advantage of receipts, purses and wallets left unattended. Thieves also prowl Internet sites looking for weak security to obtain personal information.

Unfortunately some identity thieves are known to the victim and could be a friend, co-worker, or family member. In the case of young children it could even be a parent who opens accounts in their child's name because they have maxed out their own credit limits.

Mary's identity was stolen when she was age 14. She is now 22 years old and is \$300,000 in debt to the IRS.



Be alert to these red flags

- ☞ You start to receive junk mail such as pre-approved credit card applications
- ☞ You receive unfamiliar bank, credit card or other financial statements in your name
- ☞ A collection agency notifies you that you have delinquent accounts
- ☞ Transactions show up on your bank or credit card statements that you can't identify
- ☞ You apply for a driver's license and find that someone already has one in your name
- ☞ You are denied applications for student loans or credit cards
- ☞ Your credit report shows names you have never used or incorrect addresses
- ☞ You are arrested for a crime you did not commit

Prevention Tips

- ☞ Be careful about giving out personal information in person, over the telephone, and online
- ☞ Be careful about downloading music or other items on the computer
- ☞ Limit the amount of personal information you store on your cell phone and use your phone's security features such as key lock so others cannot gain access
- ☞ Do not apply for multiple credit cards; set credit limits as low as possible on cards you have
- ☞ Monitor credit and bank account activity
- ☞ Shred documents with personal information before throwing them in the trash
- ☞ Protect computers, telephones, and MP3 players with strong passwords, ones that are difficult to guess such as a combination of numbers and letters. Do not use your mother's maiden name or other identifying information that is easy for someone to guess
- ☞ Lock your computer so that others cannot gain access
- ☞ Never carry your Social Security card in a wallet or purse
- ☞ Be alert to your surroundings when using ATM machines. Protect your PIN; memorize it rather than writing it down and carrying it in your wallet
- ☞ Don't be afraid to tell adults who ask for your Social Security number, driver's license number or credit card information that you are not comfortable giving it out and you want to know how they will use it and how they will protect it
- ☞ Do not put your Social Security number on your resume
- ☞ Don't leave your belongings unattended
- ☞ Request a free copy of your credit report

Protect your personal information. Don't think that Identity Theft cannot happen to you.

What to do if you are a victim of Identity Theft



- Make a police report by calling the Mesa Police Department at 480-644-2211
- Go to www.mesaaz.gov/police and click on “ID Theft/Forgery/Embezzlement Packets” in the right-hand column. The ID Theft packet has all the forms you will need for your report and to reconcile your accounts with credit agencies and banks
- Place a fraud alert on your credit record by calling one of the three major credit bureaus:
Equifax: 1-888-766-0008
Experian: 1-888-397-3742
Transunion: 1-800-680-7289
- Make a report to the Federal Trade Commission at 1-877-IDTHEFT (1-877-438-4338)
- Close accounts that have been tampered with
- Go to www.annualcreditreport.com to get a free copy of your credit report once a year (parents must request the copy for children under 13 years of age)
- Visit www.idtheftcenter.org and click on “Teen Space” to find tips and resources



What if the identity thief is a family member or a friend?

That situation may have more of an emotional impact on you as the victim and make it difficult to go forward with reporting the crime and prosecuting the thief. You may feel betrayed and question your trust in others. You may not want to report the crime because you fear others will criticize you or you may feel guilty about putting a family member or friend in jail. The thief has put you in a difficult position and showed a lack of concern for the impact this crime may have on you. You have three choices in these cases:

1. Pay the debt yourself

If you pay the debt, any negative information on your credit report will remain there for seven years. There is a risk of harming your credit if you choose to do this.

2. Work with creditors to see if you can resolve the situation without making a police report

If the thief agrees to pay the debt you can contact the creditors and discuss the situation with them. Understand that many creditors will not agree to transfer the responsibility of the debt to the thief and are not required to do so. You may still be liable for the debt if the thief stops making payments.

3. Make a police report

When you make a report you get all the protections afforded victims of identity theft under federal and state laws. If you don't make a report you may have a harder time convincing the credit card companies that you were not involved in the debt.

You will have to choose which action to take. It may benefit you to speak with a professional to help you make your decision and work through the process.