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Identity Theft IQ Test

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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 2 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)**

Each one of these questions represents a possible avenue for an identity thief.

Understanding Your Score:

100 + points - Recent surveys* indicate that 8-9 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.