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Graduates and Identity Fraud: Tips for Prevention

It's summer again and congratulations are in order as this year's graduates walk the stage and are honored for a job well done. Though this milestone often signifies the transition into a new and exciting phase full of opportunity and change, it also broadens the scope of identity security and privacy issues that may arise. As recent graduates maintain their relationships on social networking sites, and as they are inundated with filling out applications for jobs, higher education and apartments, fraudsters and identity thieves are lurking for an opportunity to rob people of their most valuable and irreplaceable assets: their identity.

The more exposure we give our personal information, the greater the chances are of becoming a victim of identity fraud. Graduates should be especially careful to safeguard their personal information as they travel, apply for jobs, move to new residences, take out loans, and socialize/network online. Identity crimes are becoming more and more clever and ubiquitous, as most, if not all, of our personal identifying information is virtual and potentially accessible. Criminals will

search and probe our online and offline activities to get a foothold into our lives to commit crimes. Therefore, we and graduates alike must be committed to prevention and taking identity protection seriously. Here are some tips that graduates should keep in mind:

- ***Safeguard your personal information on your resume and job applications.*** You cannot control who views your resume and/or job applications when they are posted online. Consider masking your personal information in these documents, and NEVER put your social security number on a resume.
- ***Beware of job scams and bogus employment agencies.*** Research job postings and employment services before you respond with your resume. Job postings that seem "too good to be true" or that involve work-at-home payment processing, shipping or bookkeeping duties tend to be scams.
- ***Limit the amount of personal information you release on social networking sites (Facebook, Twitter, Myspace, etc.)*** Utilize strict privacy settings on your social networking sites and avoid listing any sensitive personal information on your profile or in your communications with others. It is highly likely that more people than

you think are viewing your information.

- **Use dependable antivirus protection on your home laptop/desktop computer.** Whether free or fee-based, use reliable anti-virus and anti-malware software that will help prevent hackers and identity thieves from invading your privacy. Run periodic computer scans and be sure to update your software regularly.
- **Use a shredder.** *Your trash could be someone else's treasure.* Shredding documents with sensitive information will help prevent anyone from retrieving ("dumpster diving") and using your personal information for identity fraud.
- **Understand how credit works.** As you apply for employment, apartments, credit cards, and loans (student, home, auto, etc.), it will be invaluable to you to know your credit history, understand your credit reports and scores, and consider how your decisions affect your credit and vice-versa. Being credit-wise is useful for your future and for avoiding identity theft.
- **Strengthen your passwords.** Create passwords and security questions/answers that are impossible for others to guess. Avoid relating these in any way to your personal information (like birth date, mother's maiden name, or high school mascot), as much of this is public information. Change them periodically.

- **Get identity protection.** Despite the prevention efforts you make, it is impossible to guarantee you will not become a victim. In 2009, there were 11.1 million victims of identity theft, a 12% increase from the year before. Having identity insurance and resolution expert assistance will help you save time, money and frustration if and when you become a victim.



As we celebrate our recent graduates, let us offer the gift of some good advice. No one is invincible to identity fraud. So be on guard when it comes to your personal information. We urge you to stay proactive with prevention, and support your loved ones in the common fight against identity fraud.

If you think you are a victim of identity fraud, please contact Identity Fraud, Inc.

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**1-866-4-IDFRAUD
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