



## **Students: Beware of Identity Predators**

Students are especially susceptible to identity theft. According to the Federal Trade Commission, in 2005 Americans ages 18 to 24 made more than 69,000 identity theft complaints – more than any other age group. With college classes in full swing, students should be extra cautious about sharing personal information. Here are some ways to prevent identity theft if you're a young adult:

Watch out for Wi-Fi. Students have many wireless internet access points all over campus and university Wi-Fi networks have varying degrees of security. Coffee shops that offer an access point to anyone are the least secure and students shouldn't send any sensitive data that way.

Use caution when forwarding chain letters through e-mail. Social networking sites, chain e-mails and blogs often ask you for answers to questions like what's your favorite color, birthday or pet name. These surveys may be looking for clues about sensitive passwords.

Don't let friends use your computer and online services. Get creative with passwords by avoiding available information like your mother's maiden name, your phone number or the last four digits of your SSN. And think twice before sharing any passwords with friends.

If you're someone who pays bills online, be careful of phishing. Phishers steal your personal information by misdirecting you to a counterfeit web site. This may look identical to one you use to pay your cable bill or check your cell phone minutes. An easy way to spot phishing is to put your cursor over a hyperlink while looking at the bottom of the browser. If the URL is very long, it could be a fraud.

Millions of people keep online diaries and safe blogging means not using any personally identifiable information other than your first name.

*Source: "Keep it to yourself" Detroit Free Press*