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## Educating Students About ID Theft

Packing a kid off to college this fall? Send along some advice about fending off fraud on campus

by [Neil Weicher](#)

According to the U.S. Education Dept., identity theft accounts for more than \$5 billion of fraud each year. While anyone can be a victim, college students have become a prime target. Whether you've already got a kid in school or you're making plans for years ahead, you and your student will certainly benefit from advice on fending off identity fraud.

One of the major reasons why college students are at a higher risk for identity theft is the excessive amount of mail that they receive from credit-card companies. Of college students surveyed, 49% say they receive credit-card applications on a daily or weekly basis. Students often discard these applications as junk mail, forgetting the promotions are often pre-approved credit-card applications that contain personal information. It isn't uncommon to find the trash bin of a dorm mailroom filled with card offers, just waiting to be picked up by an identity thief.

Often due to lack of financial experience, college students are more likely to give out personal information and to fall prey to risky scams. I personally have seen how a credit-card company used free pizza to lure college students and exploit them for personal information. Upon arriving at the local pizzeria, I discovered that in order to receive the free food, customers had to fill out a double-sided form that included personal information on themselves and their parents. I watched students spend almost 20 minutes filling in all of their information for a \$2 slice of a pizza. Many students don't seem to understand the value of their personal data, and thus make themselves highly vulnerable targets for identity theft.

### EASY ACCESS

College students also find themselves in a high-risk category for identity theft because of factors that are out of their hands. Many universities are just starting to phase out the use of Social Security numbers as student-identification numbers. But as of March, 2002, nearly half of colleges nationwide still used Social Security numbers as the primary means to track students.

Using Social Security numbers for identification is an extremely risky and negligent way to keep track of students. Student ID numbers are used for everything from posting grades and signing up for classes to bookstore receipts and computer logins, and they're often printed right on the student ID card. The number is often accompanied by other pieces of personal information. Due to the excessive use of this number, college campuses are a haven for identity thieves.

In a recent survey, 48% of college students said they have had grades posted by Social Security number. Some professors simply leave a box of Scantron (fill in the bubble) tests in a box outside of their hallway. Ben Brummet, a

student activist at the University of Texas, attributes his identity theft to a professor leaving tests in a hallway. The exams contained each student's name, Social Security number, and date of birth.

### **ID IMPORTANCE 101**

"Obviously, people have to be proactive in protecting their personal information," Brummet says. "But businesses and institutions also have to take responsibility for protecting the data we entrust to them. In situations where the university absolutely has to use my Social Security number, it's up to them to make sure they use the most secure system."

State legislators have begun to take action with regards to identity theft. By law, the University of Arizona cannot use Social Security numbers for student identification. Similar legislation has been introduced in New Jersey, among other states.

However, the biggest factor in cracking down on identity theft on campus is education. College students need to be made aware of the value of their personal information, and the high risk of identity theft. Learning to monitor credit-card and checking accounts, not taking free giveaways in exchange for personal information, and safely discarding pre-approved credit-card offers are among the precautions that must be taken. Students can ask for a random student identification number instead of their Social Security number. College students must address identity theft dangers with caution and awareness to avoid becoming victims.

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