Identity Theft IQ Test
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 two 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)

_____ **Total Points**

Ok, now tally up your points. Guess what? Each one of these questions represents a possible avenue for an identity thief. How did you do?

- **100+ points** – Recent surveys* indicate that 8 to 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.


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