College students are not immune from identity theft

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College students are primed to absorb a vast, new world of experiences. Every year, they flock to campuses across the nation making adjustments and judgments on the fly.
Concerns about housing, class locations, buying books, professors, financial aid and trying to get the most out of a tight budget top their list of priorities.
But lurking in the shadows is the very real and concealed concern. College students are prime candidates for identity theft — and it's the last thing on their minds.
A computer is as legitimate a weapon to a hacker today as a gun was to the cowboys of the old West — only this kind of confrontation is not face-to-face at high noon, it's done 24/7 in the anonymity of Cyberspace.
identity theft is the fastest-growing crime in America, costing billions of dollars in fraudulent charges and affecting nearly millions of people. Unfortunately college students have become prime targets.
According to the Federal Trade Commission, young adults between the ages of 18 and 29 are the largest percentage of identity theft victims.
one of the easiest ways to become a victim is to throw away a credit card application. Statistics show that approximately half of all students will receive credit card applications on a regular basis, and a significant percentage will toss them in the trash making it easy for someone to obtain personal information.
These mass-mailed forms are usually partially filled out with the recipient's name, address and other personal data. By picking the offer out of the trash all one needs to do is fill in the blanks and send it in. or, they can simply call a toll-free number listed on the form to obtain instant access to the victim's identity.

Keeping things in check
A significant percentage of students also fail to reconcile their credit card and checking account balances each month. "It is extremely important that student's reconcile their statements, and i personally recommend using a bank's online services and check the accounts weekly," says Dr. Stuart Galup, DBA, Graduate Program, College of Business Information Technology & Operations Management at Florida Atlantic University.
Students use their laptops to access online banking, pay bills, order merchandise and communicate in the social media world, they could be in danger of becoming a victim if they are not careful.
"The comfort level of students is so high with today's technology that they do not perceive any danger," says Dr. Galup. "Computers are wonderful resource tools, but be sure to protect yourself so that personal data doesn't fall into the wrong hands. Be sure to change passwords frequently, and be vigilant about who has access to your computer."
Social networking offer interesting opportunities to share with family and friends, but you need to be cautious about the information you provide. Identity thieves work hard to gather lots of information about you. Avoid sharing information such as birth date, address and telephone numbers.
"Most experts recommend that students not post any credit card, social security number or other personal information on social media sites or any other email, Web tool or environment," says Dr. Galup.