

Are College Students Risking Their and Parents' Identity?

The 18-29 year old age bracket continues to account for almost 30 percent of all identity theft complaints, yet a recent survey of college students shows that most are indifferent when it comes to protecting their personal security. And, as a child goes off to college, many parents aren't thinking about identity theft as a risk for their child's information, much less their own.



Why would a parent's information be at risk? This comes into play because routinely, it is a parent's name, bank account numbers and other personal information that is used to co-sign apartment leases, write tuition and housing checks, and maybe even to register online to receive grades. The paper documents that contain this information often barely make it into a desk drawer in a college student's room, much less into a securely locked place. The information is just too readily available for anyone to take.

Steps for Parents to Take to Keep Their Childs' Identity Safe

Unfortunately, college students more typically think about protecting their personal belongings, like a laptop or phone, than their personal information. Parents can help prevent their college student from becoming a target for identity theft with the following steps:

- Talk to them about all the different ways they could be scammed. The risk is not only with paper documents unprotected in their room, but also via e-mail, blogs and casual conversation.
- Supply them with a cross-cut shredder so that they can immediately destroy documents they no longer need or mail that is unsolicited.
- Remind them to not share passwords or other personal information with roommates or friends.
- If they really need their social security card at school, they must keep it in a locked safe place. Supply your college student with a security box or rent a small safe deposit box from a local bank for your student to keep their valuable and personal information.

Precautions Students Should Take While at College

College students must also take responsibility in protecting their own information. They can minimize the risk of identity theft with the following guidelines:

- As mentioned above, never share personal information or passwords with roommates or friends.
- Don't post personal information on social media Web sites.
- Don't let someone borrow a driver's license or ID card. They could use it in many different ways that could hurt you.
- Don't loan a debit or credit card to a roommate or friend.
- Don't co-sign loans, cell phone applications or utility accounts.
- If the student has a credit card, they can check their credit report annually.
- Lock up. Lock dorm or apartment doors, car doors and put confidential documents in a locked, secure place.



The college years can be a fun and challenging time for both parents and students. Don't let identity theft make this time simply challenging!