

Help Students Avoid Identity Theft

Students should know that their personal identity is all the identifying information that's unique to them. It's easy to find on the records for bank accounts, student loans, and credit cards, including:

- Name
- Social Security number
- Bank account numbers
- Credit and debit card numbers
- Driver's license number
- State identification card number
- PINs and electronic passwords

With access to those items, another person can steal money from the student's bank account and obtain new loans and credit cards in a student's name with no intent to ever pay the debt incurred. Unwanted debt that students can't pay affects their credit history and makes it impossible to get more student loans, a car, or even a house later down the road.

Being proactive

Remind students of these dos and don'ts:

- **Do** keep an eye on personal records such as mail, bank account statements, credit card statements, and credit reports.
- **Don't** share a Social Security Number unless it's necessary. Keep Social Security cards in a safe place (not a wallet).
- **Don't** share PINs and passwords.
- **Do** make a photocopy of every card that's in their wallets. If a card is ever lost or stolen, they'll know who to call to close the existing account and open a new account.
- **Don't** throw statements and other financial information in the trash. Shred them first.

Reporting and repairing

Report all fraudulent activity to any of the three national consumer reporting agencies. They'll help to repair any negative credit activity that's a result of identity theft:

Equifax – 1.800.525.6285

TransUnion – 1.800.680.7289

Experian – 1.888.397.3742

For a free credit report and to track activity on their accounts, students should visit www.annualcreditreport.com.

Schools Embrace Webinar Training

Since College Assist added webinars to its training options more than a year ago, schools have enthusiastically supported the online workshops with increased attendance. College Assist webinars now average more than 100 participants from schools across the U.S.

Webinar sessions are topical, short, and convenient. Designed to meet timely informational needs, they're not only for financial aid professionals who want to confirm their understanding of the latest changes in the programs, but also for new counselors.

“Our main goal with the webinars is to provide training opportunities to schools around the country – especially when they have limited training budgets and little time available to devote to training,” said Compliance and Training Officer Julia Alexander.

If you'd like to add your name to our distribution list for upcoming webinar sessions, please contact Florence Lucero at florence.lucero@college-assist.com or at 303.696.3617.



dedicated

outlook

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