

Identity Theft IQ Test

Add the appropriate number of points for each item below. Total your points and compare your total with the totals at the bottom of this page.

- ___ I receive several offers of pre-approved credit every week. (5 points)
- ___ Add 5 points if you do not shred the pre-approvals before putting them in the trash.
- ___ I carry my Social Security card in my wallet. (10 points)
- ___ My state driver's license has my Social Security number printed on it, and I have not contacted the DMV to request a different number. (10 points)
- ___ I carry my military ID in my wallet at all times. (10 points)
- ___ I do not shred or tear banking and credit information when I throw it in the trash. (10 points)
- ___ I provide my Social Security number whenever asked, without asking questions as to how that information will be safeguarded. (10 points)
- ___ I am required to use my Social Security number at work as an employee ID or at college as a student ID number. (5 points)
- ___ My Social Security number is printed on my employee badge that I wear at work or in public or it is posted at work on my time card in full view of others, or is on other documents frequently seen by others at my workplace. (10 points)
- ___ I have my Social Security number printed on my personal checks. (10 points)
- ___ I am listed in a "Who's Who" guide. (5 points)
- ___ I carry my insurance card in my wallet and either my Social Security number or that of my spouse is the ID number. (10 points)
- ___ I have not ordered a copy of my credit reports for at least 2 years. (20 points)
- ___ I do not believe that people would root around in my trash looking for credit or financial information or looking for documents containing my Social Security number. (10 points)

Each one of these questions represents a possible avenue for an identity thief.

Understanding your score:

- 100+ points – Recent surveys indicate that 7-10 million people were victims of ID theft last year. You are at high risk. We recommend you purchase a paper shredder, become more security-aware in document handling, and start to question why people need your personal data.
- 50-100 points – Your odds of being victimized are about average. These odds increase if you have good credit.
- 0-50 points – Congratulations. You have a high "IQ". Keep up the good work and don't let your guard down now.