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Guarding online info of students

By Pamela Yip - DALLAS MORNING NEWS

Amid all the school activities and tasks that high school and college students face, one of the most important is to protect their identities.

They have such busy schedules that they may unknowingly expose themselves to identity theft and fraud, particularly when they're making online purchases or engaging in social-networking Web sites.

"They're living in an extremely open environment where free flow of information is the norm, as opposed to the exception," said Adam Levin, co-founder of Identity Theft 911, which provides identity-theft products for companies and helps victims of the crime.

College students also move often, and their mail delivery can be interrupted if they haven't filled out a change-of-address form ahead of time.

"All these things make this group vulnerable," said Thomas Harkins, chief strategy officer of Secure Identity Systems, which offers identity theft prevention products for consumers and financial institutions.

Preventing ID theft

To protect themselves, high school and college students should take these precautions:

- Don't post or share personal identifying information online and don't leave sensitive data exposed in your dorm room.
- Don't store personal information on your computer.
- Be careful what you carry in your backpack. Carry your wallet in your front pocket instead of in your back pocket.

"Carry as little as possible that identifies you," said Mr. Levin, former director of the New Jersey Division of Consumer Affairs.

- Don't fill out credit-card applications at displays set up on campus because that exposes your information to a large mass of people.

"If you want to get a credit card, go to where you're banking and get a credit card," said Linda Foley, co-executive director of the Identity Theft Resource Center. "Then you know it's a legitimate source."

- Use your home address as your permanent mailing address rather than a temporary address used while in school. This will lessen the complications of multiple addresses.

Also, parents should deposit money for their college student directly into the child's account instead of writing a check.

You'll have enough things to worry about in college. You don't need the added stress of having your identity stolen.

ABOUT SECURE IDENTITY SYSTEMS

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