



ANSWER KEY

- 1. A.** Although you might initially choose C, actual studies reveal that identity theft is committed by someone the victim knows almost half of the time (48%)!! Online criminals account for about 7% of identity theft crimes. That number is growing though, so it's important to keep your information safe, both from people you know and online!
- 2. A.** Some free offers bundle other software, including spyware that could leave your computer vulnerable to monitoring or other annoyances. Before you download anything, you should find out what side effects you may experience from installing it.
- 3. FALSE.** Immediately, contact your credit card companies and close your accounts. Also, talk with your bank about whether to close other accounts or take other steps. And check out www.consumer.gov/idtheft.
- 4. FALSE.** While those are types of identity theft, the term refers to a broad variety of criminal misuses of your name, Social Security Number, and financial information.
- 5. FALSE.** The only legitimate website to receive a free annual credit report is www.annualcreditreport.com. All the other websites and offers are fake and scams!
- 6. TRUE.** Free downloads sometimes come bundled with spyware that can inform marketers about your online activities and prompt them to send you targeted pop-up ads.
- 7. FALSE.** The only way to know that files you download are safe is to have anti-virus software on your computer.
- 8. A.** Not only should you refuse to click on the link, which could expose you to viruses and spyware, but, if you think someone is “phishing” for your personal information, forward the email to spam @uce.gov and also to the company, bank, or organization that was being impersonated.
- 9. TRUE.** By reviewing your statements for unauthorized charges, you can know quickly whether someone has started using your account. If this happens, you can alert authorities and stop the problem before more damage occurs.
- 10. FALSE.** Crooks can often find this type of information about you – and then, it's “so long, identity!” It's better to use a password that mixes random letters, numbers, and symbols, and commit them to memory.
- 11. C.** The safest approach to keeping your identity safe is to keep your name, Social Security number, address, phone number, and bank and credit card account numbers to yourself. And if you happen to know this info about someone else, don't share it, either.
- 12. FALSE.** Even if you delete information from your page, it still may be available on older versions of your page that are on the computers of anyone who visited while the information was posted. Make sure you never put personal information like your address or Social Security Number on your page.
- 13. FALSE.** Wireless hot spots are convenient, but may not be secure. It's always best to ask the proprietor what security measures are in place before sending or receiving sensitive information over their network.
- 14. B.** Spyware is a type of malicious software that is installed on computers and collects little bits of information at a time about users without their knowledge. The presence of spyware is typically hidden from the user, and can be difficult to detect. Typically, spyware is secretly installed on the user's personal computer and can be used to collect various types of personal information, as well as interfering with user control of the computer.
- 15. Possible answers include:** How the company collecting your information will protect it; Why the company needs it; and With whom it might be shared.