

# Wisconsin Dept. of Agriculture, Trade and Consumer Protection: Identity theft 101: protecting yourself on campus

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MADISON - With a new school year set to begin, college students statewide are heading to campus with armfuls of computers, mobile devices and personal documents. In the wrong hands, any of these items could be a gold mine for an identity thief. The Wisconsin Department of Agriculture, Trade and Consumer Protection urges students to study up on ways to minimize the threat of identity theft.

“Campus living introduces unique identity theft risks for young adults, many of whom have never been solely responsible for protecting their sensitive information and devices,” said Frank Frassetto, Division Administrator for Trade and Consumer Protection. “Students face tempting credit card offers, requests for personal information on official forms, and living environments where fellow students and their friends are regularly moving through shared spaces.”

By acquiring just a small amount of information, identity thieves can recreate and misuse a person’s identity, destroying the victim’s financial reputation and causing endless stress on the victim and their family members. An identity thief can damage a victim’s credit and tax records, severely hindering the victim’s ability to land a job, buy a car, or secure student loans. Identity theft costs consumers millions of dollars in fraudulent charges each year, and a victim’s recovery can take years and cost thousands of dollars.

Personally identifiable information (PII) that can be used to steal and reuse your identity includes any combination of the following: your name, address, phone number, date of birth, ATM pin codes, Social Security number, mother's maiden name and financial account numbers. Documents that contain these sensitive elements should be locked away or shredded when they are no longer needed.

"The key to staying protected is to limit the sharing of personal information and to lock down devices and sensitive documents," said Frassetto.

Students can minimize the risk of identity theft by following these simple tips:

Don't:

- Carry your Social Security card in your wallet.
- Shop online or pay bills on a public computer, through an unsecured website, or on an unsecured Wi-Fi network.
- Give solicitors any personal financial information or your Social Security number.
- Post personal details on social media.

Do:

- Keep your room locked and keep documents containing PII out of sight, preferably in a lockbox.
- Make sure that your devices are set to require a passcode or fingerprint to login.
- Shred pre-approved credit card offers and any unnecessary bills and paperwork that contain PII.
- Put mail directly in U.S. Postal Service mailboxes instead of unsecured campus mailboxes.

For additional information or to file a complaint, visit the Consumer Protection Bureau at [datcp.wisconsin.gov](http://datcp.wisconsin.gov), call the Consumer Protection Hotline at [800-422-7128](tel:800-422-7128) or e-mail [datcph hotline@wisconsin.gov](mailto:datcph hotline@wisconsin.gov).

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