



Back-to-School Basics

College-Bound Privacy 101

Falling victim to identity theft can happen to anyone, including those entering or in college. The New York State Consumer Protection Board (CPB) offers some tips that can help keep your personal information private while attending college, trade school or graduate school.

In Your Dorm Room and Online

- Take special care to protect your personal and financial information in dorm rooms and shared living spaces
- Keep your anti-virus software updated to avoid online viruses
- Don't give out your personal information on the phone. Offers can come over dorm phones or cell phones
- Never respond to unsolicited e-mails asking for financial or personal information
- Do not have your log-in information saved at the sites you visit
- Make sure when backing online to log on through your bank's main webpage. Refrain from using links within e-mails, as it may be a "phishing" scam
- Review privacy policies of websites you visit and look for opportunities to "opt out" of receiving marketing e-mails, mail or calls
- Buy a small cross-cut shredder for your dorm room or apartment and shred your receipts and documents containing personal information before throwing them away

On Campus and Around Town/City

- Take precautions when using an ATM -- be wary of "shoulder surfing"
- Avoid carrying more than one or two credit cards; DO NOT carry your Social Security card

Protecting Your Information

- Protect your bank, e-mail and other accounts with non-traditional passwords. Avoid keeping e-mail, username and password combinations in plain view and keep vital records in a safe place
- Always find out how your information will be used before providing it to a requestor
- Register your cellular telephone number on the *National Do Not Call Registry* by calling toll-free to 1-888-382-1222 from the phone you wish to register or online at donotcall.gov
- Opt out of receiving pre-approved credit card solicitations by calling: 1-888-5-OPTOUT (567-8688)

Social Security Number Security

DO NOT give out your Social Security number unless you must by law

- Colleges operating in New York State CANNOT use your Social Security number for posting or public listing of grades; on class rosters or other lists provided to teachers; on student ID's; in student directories; or for any other public identification purpose
- In most cases in New York, businesses cannot:
 - Post or display publicly a Social Security number
 - Print the number on identification cards or badges
 - Require you to transmit your Social Security number over the Internet unless the connection is secure or encrypted
 - Require you to log onto the web using your Social Security number without a password
 - Print your Social Security number on materials mailed to customers

Check out more tips on the CPB website: nysconsumer.gov