

Identity Theft Quiz

Try this quiz to find out what is your risk for identity theft. The lower your score, the lower your chance for identity theft. For each question answered “yes”, add the specified points to your score.

1. I use checks for shopping and carry my checkbook with me in public. **(10 points)**
2. I pay bills with checks and place them in my mailbox or in a corner postal box. **(10 points)**
3. I do not use direct deposit or electronic transfer for paychecks, refunds or insurance claim checks. **(10 points)**
4. I have new boxes of checks mailed to my home. **(10 points)**
5. I have not “opted out” of my credit card issuers’ marketing programs and receive “convenience” checks on my card account in the mail. **(10 points)**
6. I wear my wallet in my back pocket or I carry a purse. **(10 points)**
7. I have at least one item in my wallet with my Social Security number on it. **(10 points)**
8. I carry more than two credit cards with me and/or have not copied the front and back of each card and know where the copies are. **(5 points)**
9. I do not shred banking/credit information before trashing. **(10 points)**
10. I use a shredder, but it is not a crosscut shredder. **(5 points)**
11. I have not called the credit reporting agencies ‘Opt Out Line’ – (888) 567-8688

to be removed from credit card application mailings **(5 points)**

12. I have not ordered copies of my credit report in two years. **(10 points)**

SCORING

* 100 plus points: **More than 1 million people will become victims of ID theft this year. You are at high risk.**

* **50-100 points:** Your odds of being victimized are about average

* **0-50 points:** Congratulations you have low vulnerability.

The Consumer Law Series is produced by the Arkansas Legal Services Partnership, a collaboration of the Center for Arkansas Legal Services, Legal Aid of Arkansas, Inc., and Arkansas Volunteer Lawyers for the Elderly. Legal services may include advice and counsel, brief services, or full representation consistent with case priorities and case acceptance criteria. Additional information can be found at: <http://www.arlegalservices.org> or call 1-800-9LAW AID.

*This fact sheet is given to you as a guide to help you generally understand the way Identity Theft matters are handled. Local courts interpret things differently. The information and statements of law contained in this fact sheet are not intended to be used as legal advice. Before you take any action, talk to an attorney and follow his or her advice. **Always do what the court tells you to do.***