



# For the Love of Money, Protect Yourself

Tips for Protecting Your Personal and Financial Information



- **Avoid “free” public Wi-Fi.** Although it can be tempting to use these services to avoid using your cellphone plan’s data, there is a reason why you have to agree to the terms of a waiver before getting access. They can easily give hackers access to the data that your device is sending through Wi-Fi- whether that is an email, login ID & password to your account(s), or the SSN that you are typing into an online form (think FAFSA, tax return, or credit application). Once they have access to your data, they can use sell it or use it.
- **Turn off location data sharing in your phone or other device.** Something as simple as a photo can carry more than enough information that “bad actors” can mine and use to their advantage.
- **Check your credit history.** This can be your first indication that someone has stolen your identity, or that you still have an unpaid debt. You can request a FREE copy at [www.annualcreditreport.com](http://www.annualcreditreport.com)
- **Check your Federal Student Aid history at [www.studentaid.gov](http://www.studentaid.gov)** in the same way you check your credit report. This website allows you to keep track of how much you have borrowed in Federal loans, shows the current status of your loans, shows the contact information for your loan servicer, and allows you to run calculations to estimate repayment amounts if you add more loans before you graduate.
- **Store your personal information, passwords, and credit/debit cards securely.** A lock box or RFID protection in your wallet, purse, or backpack can be an added level of protection.
- **Don’t use a debit card to make purchases over the phone, or to make reservations.** If a thief or a data entry mistake causes a large charge on your debit card, it pulls money directly from your account, and can be a nightmare to get corrected. It is easier to dispute a credit card charge, so use a credit card in these situations.
- **Lock your car, phone, and your home.** Wandering eyes and fingers are everywhere, and leaving your valuables in sight & unlocked makes theft much easier.
- **Shred old documents and cards that you no longer need.** When you receive unsolicited credit card offers, make your name and address unreadable before tossing, or shred them. Dumpster divers can use those applications to apply for a credit card in your name.
- **Store important documents in a secure place, like this folder.** Examples of documents to keep safe include your mortgage or lease papers, loan documents, birth certificates, passports, Social Security cards, car titles, marriage certificates, or any legal documents.