PrivacyGuard®

PrivacyGuard Provides Tips for College Students to Protect and Detect Identity Theft

Stamford, Conn., September 7, 2011 - PrivacyGuard, a leading identity theft protection service from Affinion, announced today a list of tips for college students to help prevent identity theft. According to Javelin Research & Strategy, "Millennials," ages 18-24, have historically taken longer to detect fraudulent activity, and therefore, PrivacyGuard believes, been more likely than other age groups to be severely impacted when they are victims of identity theft.

College students are especially attractive targets for identity thieves because they have unblemished credit records, making it easier for thieves to take out loans in their name. Additionally, many students may not realize the potential for fraud and do not guard personal information as closely as they should. Students' Social Security Numbers may be listed on everything from dorm identification cards to report cards, making it easy for this information to fall into the hands of thieves. Universities and colleges have also come under attack from hackers in recent years as the value of the information they store has been recognized.

"Our hope is that college students everywhere have a productive and fun experience, one that is not marred by the potentially serious issue of identity theft," said Christine El Eris, Director of PrivacyGuard. "In addition to having the option to protect themselves through services like PrivacyGuard, there are also some simple steps that students can take to minimize their risk."

Tips for College Students on How to Avoid Identity Theft

1. **Enjoy a Night Out, But Come Home with Your Wallet**
    The most common way that criminals obtain personal information is through lost or stolen wallets with 42% obtaining information this way. So, when students go to a football game, the movies or a campus event, it is important that they guard their wallets or purses that contain their personal information. Also, do not carry unnecessary and very sensitive forms of ID such as social security cards in a wallet.

2. **Check Credit Card Statements Regularly, Credit Monitoring is a Helpful Tool**
    Students should check credit card and bank statements monthly if not more frequently for any unusual activity. A credit monitoring service can be a valuable tool in fighting and detecting identity theft, helping students detect if there is any new account fraud, a pernicious form of ID theft. New account fraud cannot be detected through just checking existing account statements.

3. **Make New Friends, But Remain Alert**
    Living on campus or off provides students the opportunity to make a lot of new friends, a major benefit of being part of a college community. At the same time, "friendly fraud" is on the rise with 14% of fraud victims discovering that their friends, family, or co-workers are stealing their identities. Especially in a group living environment where personal information may be out in the open and doors unlocked, friendly fraud can be a risk for college students.

So make new friends, but make sure documents containing personal information are in a safe, secure place.

4. **Share Study Tips, Not Passwords**
   While it can be tempting to share personal information, students should never share debit card PIN numbers, computer passwords with anyone.

5. **Protect Computer, Accounts**
   College students, like everyone else, need to make sure they are using anti-viral solutions and stay on the alert against phishing scams.

About PrivacyGuard

PrivacyGuard is a comprehensive credit reporting, credit monitoring and identity theft protection service that helps you maintain control over your most critical information. Combining state-of-the-art credit protection and reporting with superior customer service, PrivacyGuard offers the comprehensive tools and support needed to help secure your life. A product of the Affinion Security Center, PrivacyGuard is endorsed by top identity theft expert, noted author and government consultant Frank Abagnale. For more information on PrivacyGuard and its industry-leading services, please visit privacyguard.com.

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