

Burrell College of Osteopathic Medicine

Office of Financial Aid

Student Identity Theft

What you need to know about Identity Theft:

“Identity theft is when an unauthorized person uses your personal information to access your financial accounts, open new accounts, or commit a crime.”

How Identity Theft Happens:

*Criminals access names, Social Security numbers, and bank and credit card information to obtain credit cards, set up cell phone accounts.

Tips to Help Reduce the Risk of Identity Theft When You Apply for Federal Student Aid:

- Use fafsa.gov when filling out the Free Application for Federal Student Aid (FAFSA®) form; when you exit the FAFSA site, close the browser so cookies from the session will be deleted automatically.
- Don't give your FSA ID to anyone, even if that person is helping you fill out the FAFSA form.
- Review your financial aid offers; keep track of the amounts of financial aid you applied for and the amounts you received.
- Never give personal information over the phone or internet unless you made the contact.

Your personal Information is as good as gold to an identity thief, including your:

- Names
- social security number
- driver's license number
- passwords and PINs,
- credit or debit cards
- checking account information your bank's routing number and your checking account number.

How We Keep Your Information Safe:

- Safeguard Important Papers
- Make sure to store documents containing personal information in a secure place.
- Shred any documents containing personal information.
- Report Identity Theft If you suspect that your personal information has been stolen, act quickly. Contact the credit reporting agencies and “freeze” your account so nobody else can open new credit accounts in your name.
- These federal websites offer information on reporting and repairing identity theft:
- U.S. Department of Education (ED) Office of Inspector General Hotline at oighotline.ed.gov (for cases in which ED funds are involved)
- Federal Trade Commission at IdentityTheft.gov
- Social Security Administration at ssa.gov/pubs/10064.html

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- Consumer Financial Protection Bureau at consumerfinance.gov/ask-cfpb/what-is-identitytheft-en-1243
- *You'll find tips and credit agency contact information at the Federal Trade Commission's website listed below.

Resources:

Federal Student Aid and Identity Theft, <https://studentaid.ed.gov/sa/sites/default/files/student-aid-and-identity-theft.pdf>

National Association of Insurance Commissioners, Consumer Alert, https://www.naic.org/documents/consumer_alert_college_id_theft.htm

Great Lakes, <https://mygreatlakes.org/educate/knowledge-center/identity-theft.html>
Monitor your credit report, (AnnualCreditReport.com)

Please visit our website for additional consumer information: <https://bcomnm.org/students/office-of-financial-aid/consumer-information/student-consumer-information/>