

**ID THEFT PROBABILITY ANSWER KEY
FOR ADULTS**



1. Direct deposit eliminates wages being stolen or lost. It also removes the risk of a check getting damaged or delayed in the mail. Having control over where the paycheck goes is another way direct deposit provides flexibility and convenience.
2. Antivirus software can help you detect and remove malware — viruses — from your computer system. Don't just download any free antivirus software, as many of the ones you see advertised for free are fake. You could be downloading malware or adware onto your computer instead. Updates can prevent security issues and improve compatibility and program features. Read more [here](#).
3. According to [an AARP-sponsored report by Javelin Strategy & Research](#), 915,000 children — 1 in 80 — were the target of identity theft, and 1 in 43 children were affected by a [data breach in 2021](#). Consider freezing your child's credit until they are old enough to look for a job and open a checking account or are applying for a student loan or establishing credit. Review your children's credit reports to catch problems early. Many sites promise credit reports for free, but [AnnualCreditReport.com](#) is the only official site explicitly directed by federal law to provide credit reports for free.
4. Before you give to any charity, do an online search for the charity's name and words like "scam" or "complaint." Don't take a charity's name at face value. Deceptive military charities use words like "disabled," "healing" and "heroes" in their branding to play on your patriotism and sympathy. Some bogus fundraisers send an invoice, hoping you'll think you have to pay.
5. [Read about the risks of "liking" on social media](#).
6. If an unrecognized device tries to sign in to your account, the company will send you a verification code via text or email to ensure it's you. Be sure to enable two-step authentication on every account.
7. Once you no longer need a document, it's wise to shred those documents. Many documents contain personal information that could lead to identity theft if it falls into the wrong hands. It's legal for people to go through your garbage, which can give them access to your discarded personal documents. Always shred documents that have your personal information printed on them.
8. 80% of all cyber security attacks involve a weak or stolen password. Keep track of passwords by using a password manager. Here is a [list](#) from which to choose. Check [here for tips](#).
9. Spot identity theft early. Review your credit reports to catch problems early. Suspicious activity or accounts you don't recognize can be signs of identity theft. Many companies offer to provide credit reports, but [AnnualCreditReport.com](#) is the only official site explicitly directed by Federal law to provide them. Consider freezing your accounts.
10. Credit reports are not automatically closed when a person dies. Fraudsters can and do find and use the personal information of the person who died to open new credit accounts or file faulty tax returns. Read more about what to do [here](#).

***The more points you score, the more likely you may become a victim of a scam or id theft**

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