

## What's Your ID IQ?

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This test is taken out of the *IDENTITY THEFT* publication available from us.



1. When you receive an unsolicited offer of a "pre-approved" credit card in the mail, you:
  - A. Shred it
  - B. Throw it in the trash unopened
  - C. Open the envelope, and then throw the contents in the trash
  - D. Use the envelope to send back other junk mail
2. What do you do if an expected credit card bill doesn't arrive?
  - A. Suspect it was intercepted and contact the credit card company
  - B. Figure you got off easy that month
  - C. Calculate how much you think you owe and send a check
  - D. Wait a couple of weeks and see if it shows up
3. How often do you check your credit reports?
  - A. Every time I apply for a loan
  - B. Whenever I feel like it
  - C. I check my credit report regularly
  - D. What's a credit report?
4. When you send mail do you:
  - A. Put it in your mailbox and raise the red flag the night before
  - B. Put it in your mailbox and raise the red flag in the morning before leaving for work
  - C. Ask your neighbor to drop it off, since he passes the post office on the way to work
  - D. Drop it off at the post office yourself
5. When you receive mail:
  - A. Someone is at home and it is hand-delivered
  - B. It sits in my mailbox for only an hour
  - C. It sits in my mailbox for six hours or more
  - D. I pick it up at the post office
6. At this moment, where is your Social Security card?
  - A. In my wallet or purse
  - B. In my glove compartment
  - C. In a secure location at home
  - D. At my mother's house, I think
7. How often do you check your credit card statements?
  - A. As soon as the statement arrives
  - B. Just before paying them
  - C. I check them online from a secure computer
  - D. Whenever I get around to it
8. How often do you balance your checkbook?
  - A. Once a month
  - B. Every quarter
  - C. Once a year
  - D. I wait until the bank calls and tells me I'm out of money
9. When you receive an unsolicited phone call to buy something, you:
  - A. Listen to the sales pitch and if it's a good deal give them whatever information they need
  - B. Hang up
  - C. Give the names and phone numbers of friends to the caller
  - D. Report them, since you're signed up on the "Do Not Call" list
10. Where do you keep your financial records in your home?
  - A. In a locked safe
  - B. On the nearest flat surface
  - C. In a file cabinet
  - D. In an unlocked safe, since you can't remember the combination
11. Your online service provider calls and says they need your Social Security Number or password. Do you:
  - A. Give it to them
  - B. Make up one
  - C. Report them to your provider
  - D. Ask them for a phone number so you can call them back
12. When you receive an e-mail with a get-rich-quick scheme that includes an attachment, you:
  - A. Hurry to open it, since this might be your lucky day
  - B. Delete it immediately
  - C. Open the e-mail, but not the attachment
  - D. Forward it to everyone in your address book
13. You receive an e-mail from Nigeria saying if you can help the sender transfer money out of the country, you'll be rewarded with a huge chunk of it. You:
  - A. Provide whatever personal information they ask for
  - B. Shop for a boat and a new car
  - C. Delete it
  - D. Report them to the Nigerian Embassy
14. When you select a computer password, you use:
  - A. Random letters and numbers
  - B. Your mother's maiden name
  - C. Your pet's name
  - D. Your birthday
15. At work, how often do you change your password?
  - A. Once a week
  - B. Once a month
  - C. Daily
  - D. Never; I stay logged on-it's easier
16. Where do you store your computer passwords?
  - A. I tape them to the computer monitor
  - B. Upper right-hand drawer under a book of matches
  - C. I memorize them
  - D. In my wallet
17. If you lose your wallet or you think it's been stolen, you should:
  - A. Call your bank, creditors and the department of motor vehicles immediately to alert them
  - B. Go back to bed and hope tomorrow will be better
  - C. Buy a new wallet
  - D. Do nothing, since you believe people are inherently good
18. If you lose your wallet and it is returned to you with everything seemingly still intact, you:
  - A. Call your bank, creditors and the department of motor vehicles immediately to alert them and see if the cards have been used
  - B. Call your bank, creditors and the department of motor vehicles immediately to ask for replacements
  - C. Thank your lucky stars
  - D. Take the finder to lunch
19. When you go out of town, you:
  - A. Suspend delivery of your newspaper
  - B. Suspend delivery of your newspaper and ask the post office to hold your mail
  - C. Have a local teen take in your mail and water your plants
  - D. Put flyers in all your neighbors' mailboxes announcing your vacation dates
20. You read in the newspaper that your credit card company had a security breach and many credit card numbers were stolen or inadvertently revealed to a third party. You:
  - A. Call the company and tell them you're angry
  - B. Do nothing; if you're affected, you're sure they'll notify you
  - C. Call and cancel the card
  - D. Call all your credit card companies and banks to ask for new account numbers