

Federal Student Aid and Identity Theft

Before you apply for federal student aid, learn how to prevent identity theft.

How Does Identity Theft Happen?

Criminals access personal data such as names, Social Security numbers, and bank and credit card information. Using stolen data, criminals can obtain credit cards, set up cellphone accounts, and more.

Reduce Your Risk When Applying for Federal Student Aid

- Apply for aid by filling out the *Free Application for Federal Student Aid* (FAFSA®) at fafsa.gov.
- When you exit the FAFSA site, close the browser so cookies from the session will be deleted automatically.
- Don't tell anyone your Federal Student Aid PIN, even if that person is helping you fill out the FAFSA.
- Review your financial aid award documents, and keep track of the amounts you applied for and received.
- Never give personal information over the phone or Internet unless you made the contact. If you have questions about your financial aid, ask your college or contact the Federal Student Aid Information Center at studentaid@ed.gov or 1-800-4-FED-AID (1-800-433-3243; TTY for the hearing impaired 1-800-730-8913).

Reduce Your Risk in General

- Keep receipts and documents (for example, credit applications or offers, checks and bank statements) with personal information in a safe place, and shred them when you are finished with them.
- Keep your purse or wallet safe at all times; store it and other items containing personal information in a secure place at home, especially if you have roommates.
- Immediately report all lost or stolen identification to the issuer (the credit card company or your state's Department of Motor Vehicles) and to the police, if appropriate.
- Keep your computer up to date with antivirus protections; and be sure to verify the security of websites you connect to if you plan to share personal information with the sites.

How We Keep Your Information Safe

Information you share with us via our secure websites (such as fafsa.gov and StudentLoans.gov) goes through a process called "encryption," which uses a mathematical formula to scramble your data into a format that is unreadable to a hacker.

Report Identity Theft

If you suspect that your personal information has been stolen, act quickly. Contact the credit reporting agencies and have a freeze put on your account so nobody else can open new credit accounts in your name. You'll find tips and credit agency contact details at the Federal Trade Commission's website listed below.

These federal websites offer information on reporting and repairing identity theft:

- U.S. Department of Education (ED) Office of Inspector General Hotline at www.ed.gov/misused (for cases in which ED funds are involved)
- Federal Trade Commission at www.ftc.gov/idtheft
- Social Security Administration at www.ssa.gov/pubs/10064.html
- Consumer Financial Protection Bureau at www.consumerfinance.gov/askcfpb/1243/what-identity-theft.html

For additional information on federal student aid, visit StudentAid.gov or call 1-800-4-FED-AID (1-800-433-3243).