Identity Theft

Ohio Business College takes every possible means in safety-guarding students' personal information. Additionally, college students spend a great amount of time online whether doing homework, watching videos, or shopping. Students must be aware of identity theft. Scammers may only need a few key personal details to access bank accounts, credit cards, credit history and more. Scammers often see college students as easy targets for identity theft. Here are some tips

- Don't overshare. NEVER give any information to any person by phone or computer that you don't know, or whose credentials you have not verified.
- Don't open emails from persons you don't know, or companies that you have not established business relationships with.
- Regularly scan your computer for ad-ware and spy-ware programs.
- Change your passwords frequently.
- Monitor your accounts.
- Update your anti-virus software frequently and disconnect from the internet whenever you are not actively engaged on the web.
- Shred financial documents.
- Never leave your laptop unattended.
- Guard your personal information at all times. This includes:
  - Social security numbers
  - Bank account information
  - Credit card numbers
  - Insurance cards
  - Driver's license or passport information
  - School or work IDs
  - Military IDs
  - Other valuable identifying information

If you think someone may have stolen your identity:

1. Report it to local police – many credit card companies, for example, will need a copy of the police report.
2. Contact the fraud departments of each of the three major credit bureaus:
   - Equifax:www.equifax.com
   - Experian:www.experian.com
   - TransUnion:www.transunion.com 3.
3. Call U.S. Department of Education Office of Inspector General 1-800-MIS-USED (1-800-647-8733) Call toll-free 1-877-ID-THEFT (1-877-438-4338) or file a report online at IdentityTheft.gov
4. Report it to the Federal Trade Commission: http://ftc.gov
5. Don't Ignore It, Report It
6. Report crimes or suspicious activity or behavior to the campus CSA immediately.

Additionally, review your financial statements, regularly check your accounts for unauthorized transactions. Monitor your credit report. Request a free credit report from annualcreditreport.com.

Consider a credit alert or freeze. Notify your parents or guardians to help assist in taking further steps.

For Students receiving Title IV (Financial Aid Assistance)

Identity theft is the unlawful use of another person's identity without permission or using someone's identifiers to create a fake person. You can disable your StudentAid.gov account if you suspect identity theft.

Examples of identity theft:

- Another individual or entity has used your name and Social Security Number (SSN) without your permission.
- Another individual or entity has used one or more pieces of identifying information that are unique to you. This could be your SSN, driver's license number, or date of birth.

Victims of identity theft frequently are also the victims of forgery. Learn more about qualifying and applying for loan discharge due to forgery, below.

You might be eligible for a discharge of federal student loans based on forgery if your signature was forged or your personal information was used without your permission resulting in a loan fraudulently made in your name, you might be eligible for a discharge of loans made under the William D. Ford Federal Direct Loan (Direct Loan) Program. Federal Family Education Loan (FFEL) Program and Perkins Loan Program loans may also be eligible if they are held by the U.S. Department of Education.

Eligibility for Forgery Discharge

You might be eligible for a discharge of any U.S. Department of Education-held loans if an individual or organization (other than a school employee*) forged your signature on a loan document or a loan was made in your name as a result of forgery.

How To Apply for Forgery Discharge

If there is a Direct Loan, FFEL Program, or Perkins Program loan in your name and for which you did not apply, complete the Loan Discharge Application: Forgery.

*If you believe that an employee of the school that determined your eligibility for the loan signed your name on the promissory note or other loan documents without your authorization, complete the Loan Discharge Application: False Certification (Unauthorized Signature/Payment) form.

Loan Amount Discharged if Approved

If you meet the eligibility requirements for a discharge, the entire remaining balance of the loan will be discharged, and any payments made on the loan will be refunded.

If Discharge Request Is Denied

You will remain responsible for repaying the loan. If you believe that your loan discharge application was denied in error or if you have additional information that you believe would support your eligibility for a forgery discharge, you may ask the U.S. Department of Education to review the denial.

https://studentaid.gov/manage-loans/forgiveness-cancellation/forgery