

Federal Student Aid and Identity Theft

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

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, and more.

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. 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 deaf or hard of hearing 1-800-730-8913).

How We Keep Your Information Safe

Information you share with us over our secure online systems 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 “freeze” your account so nobody else can open new credit accounts in your name. You'll find tips and credit agency contact information 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 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
- Consumer Financial Protection Bureau at consumerfinance.gov/ask-cfpb/what-is-identity-theft-en-1243

September 2019