

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 personal data such as names, Social Security numbers, and bank and credit card information. Using stolen data, criminals can obtain credit cards, set up cell phone 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®) form at fafsa.gov.
- 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, 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 deaf or hard of hearing 1-800-730-8913).

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 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/askcfpb/1243/what-identity-theft.html