Identity theft occurs when someone uses another’s personal identifying information, such as their name, identifying number, or credit card number without their permission to commit fraud or other crimes.

To guard against identity theft, minimize the amount of identification information that you carry on your person. Try not to carry your Social Security card in the event you lose your purse or wallet. Put passwords on your credit card, bank, and phone accounts, but do not use an obvious password such as your birthday, address, or phone number. Never provide personal information over the phone, through the mail, or over the internet, unless you have initiated the contact or know who you are dealing with. Frequently check your online bank or paper statements for unauthorized charges.

If you think you are the victim of identity theft, notify your credit card companies and banks immediately. File a police report as soon as possible. Supply them with as much information as you can. Call the national credit reporting organizations immediately to place a fraud alert on your name and Social Security number. For more information, check out identitytheft.gov.

BICYCLING ON CAMPUS

All bicycles parked on campus are required to be registered, either by SIU or by the City of Carbondale. Registering your bicycle aids the Department of Public Safety and local law enforcement agencies with the recovery of your bicycle in the event of loss or theft.

The SIU Parking Division registers bicycles for students and staff for free. You must bring your bicycle along with your student/staff ID to our office to complete the registration process. You can complete a registration form at the Parking Division when you bring your bicycle and student/staff ID to obtain your decal.

The Parking Division cannot register any bicycles without the following required equipment:

- Reflectors on each pedal
- Side reflectors
- Front and rear reflectors
- Front white lamp and rear red lamp or reflectors (required at night).

For complete rules and regulations, click HERE.
Mental Health: Depression and Resources Available

More students are seeking mental health care on college campuses today—a wave experts say is driven in part by societal changes.

Between fall 2009 and spring 2015, the use of college and university counseling centers increased by an average of 30% to 40%, while enrollment increased by only 5%, according to the 2018 annual report of the Center for Collegiate Mental Health (CCMH) at Pennsylvania State University. CCMH summarizes reports on counseling centers usage from about 550 university and college counseling centers.

Anxiety, depression, and relationship problems are the most commonly reported concerns of the students seeking care, the report noted.

“The reasons they show up at counseling services haven’t changed much,” Sharon Mitchell, Ph.D., president of the Association for University and College Counseling Center Directors and director of counseling services at the University at Buffalo, told Psychiatric News. “But students [today] have an increased level of distress when they come in and it’s more disruptive to their lives.”

Students today are also up against a false sense of the perfection of their peers, as is often portrayed in social media, Mitchell said. “They think everyone else is OK but not them.”

Suicidality is another concern for counseling services. According to CCMH, “The self-reported lifetime prevalence rates of ‘threat-to-self’ characteristics (nonsuicidal self-injury, 27.8%; serious suicidal ideation, 35.8%; and suicide attempts, 10.3%) increased for the eighth year in a row among students receiving counseling services.” In addition to conventional services, managing that risk now means training everyone from campus police to professors to residential advisors to recognize early symptoms.

Information from online article by Aaron Levin Psychiatric News Jan 2020
College Students: Are You Getting Your Education Tax Credits?

The cost of getting through college can be overwhelming. Fortunately, there are some tax breaks to help offset those climbing expenses. Here’s an overview of the education-related tax credits and deductions you should be aware of as you head down the path to higher education.

The AOTC is a tax credit worth up to $2,500 per year for an eligible college student. It is refundable up to $1,000, which means you can get money back even if you do not owe any taxes. You may claim this credit a maximum of four times per eligible college student.

The Lifetime Learning Credit is worth up to $2,000 per year for each eligible student. If no one is claiming you as a dependent, you can take the credit yourself. The number of years you can claim the credit is unlimited, and there is no minimum enrollment requirement to qualify for the Lifetime Learning Credit.

Some students will qualify for the AOTC and the Lifetime Learning Credit, but the IRS won’t let you take both. Typically, undergraduate students who qualify for both credits will take the AOTC because it is worth more and it is refundable. The Lifetime Learning Credit is best suited for graduate students because there is no limit to the number of years you can claim it. Undergraduate students taking only a few courses are also more likely to take the Lifetime Learning Credit because there is no minimum enrollment requirement.

To qualify for the AOTC, a college student must:
Be pursuing a degree or other recognized education credential
Be enrolled at least half time for an academic period during the tax year
Not have finished the first four years of college at the beginning of the tax year
Not have already claimed the AOTC on four prior tax returns
Not have a felony drug conviction at the end of the tax year

There is an income threshold for the AOTC. To get the full credit amount, your modified adjusted gross income (MAGI) must be less than $80,000 (or $160,000 if you are married filing jointly). If your MAGI is above $80,000, you will receive a reduced amount, and if it’s over $90,000, you won’t be able to claim the credit at all.

Qualified education expenses include tuition and fees that are required for enrollment. If you are claiming the American Opportunity Credit, you can also count the cost of books, supplies, and other equipment necessary for your course of study.

Information for this article was provided by TaxSlayer. For more information about this, click HERE.
Red Cross Blood Drives at Southern Illinois University
And Banterra Bank Locations

In response to the nationwide blood shortage because of the COVID-19 outbreak, Southern Illinois University and Banterra Bank has teamed up with the American Red Cross to host a mobile blood unit on the SIU-C campus and at two banking center locations.

The mobile blood unit will be in the SIU-C Student Center from 12 p.m. to 6 p.m. March 18.

The mobile blood unit will also be at the Carbondale Banterra locations from 10 a.m. to 2 p.m. March 24 at 1500 W. Main St., and from 10 a.m. to 2 p.m. March 27 at 3201 Banterra Drive in Marion.

Because of the pandemic, the American Red Cross has implemented additional measures to ensure the health and safety of all donors. This includes taking temperatures before giving, placing chairs outside the mobile unit and requiring social distancing. Donors can also wait in their cars if they feel more comfortable.

To be eligible to give blood, you must be at least 110 pounds, be in good health and have a valid photo ID. Appointments can be made in advance at RedCrossBlood.org or by using the Red Cross Blood Donor App. Walk-ins are also welcome. Donations usually take one hour.

For information, call 866-226-8377, or go to www.banterra.com.

Information in this article was gathered from The Southern Illinoisan.

Newsletter ideas or topics

If you have a topic or idea you would like us to consider for a future newsletter please email the idea to Sgt. Allan Willmore at allaw@dps.siu.edu. Questions submitted may be featured in future newsletters. The person submitting the question will not be identified.