



POLICY No. BAA-A04

**INTERNAL/ DEPARTMENTAL POLICY AND PROCEDURE**

**TITLE:** Identity Theft Mitigation Program

**EFFECTIVE DATE:** September 15, 2026  
(\*LCTCS Policy Update 9/15/26; Original 4/22/09)

**CANCELLATION:** BAA-A04 (4/22/09)

**DIVISION:** BUSINESS AND ADMINISTRATIVE AFFAIRS (BAA)

**CATEGORY:** General Business and Administrative Affairs

**RESPONSIBLE DEPARTMENT:** Controller's Office

**1. Program Adoption**

Louisiana Community and Technical System ("System") developed its [LCTCS Policy #5.028 Identity Theft Mitigation Program](#) ("Program") pursuant to the Federal Trade Commission's Red Flags Rule ("Rule"), which implements Section 114 of the Fair and Accurate Credit Transactions Act of 2003. This program was developed with oversight and approval of the System Office. After consideration of the size of the System's operations and account systems, and the nature and scope of the System's activities, the Board of Supervisors determined that this Program was appropriate for the System, and therefore approved this Program.

**2. Purpose**

In accordance with [LCTCS Policy #5.028 Identity Theft Mitigation Program](#), the purpose of this policy is to establish an Identity Theft Mitigation Program designed to detect and mitigate identity theft in connection with the opening of a covered account or an existing covered account and to provide for continued administration of the Program. The Program shall include reasonable policies and procedures to:

1. Identify relevant red flags for covered accounts it offers or maintains and incorporate those red flags into the program;
2. Detect red flags that have been incorporated into the Program;
3. Respond appropriately to any red flags that are detected to mitigate identity theft; and

4. Ensure the Program is updated periodically to reflect changes in risks to Students and to the safety and soundness of the creditor from identity theft.

The program shall, as appropriate, incorporate existing policies and procedures that control reasonably foreseeable risks.

### 3. **Scope and Applicability**

This internal policy and procedure applies to all operating units of the College.

### 4. **Definitions**

**Identify theft** means fraud committed or attempted using the identifying information of another person without authority.

A **covered account** means an account that a creditor offers or maintains, primarily for personal, family, or household purposes, that involves or is designed to permit multiple payments or transactions.

A **red flag** is a pattern, practice or specific activity that indicates the possible existence of identity theft.

### 5. **Covered Accounts**

The College has identified five types of accounts, four of which are covered accounts administered by the System and one type of account that is administered by a service provider.

*Delgado Community College covered accounts:*

1. Refund of credit balances involving PLUS loans
2. Refund of credit balances, without PLUS loans
3. Deferment of tuition payments
4. Emergency loans

*Service provider covered account:*

1. Refer to Section 12, "Oversight of Service Provider Arrangements."

### 6. **Identification of Relevant Red Flags**

The Program considers the following risk factors in identifying relevant red flags for covered accounts:

1. The types of covered accounts as noted above.

2. The methods provided to open covered accounts-- acceptance to the College and enrollment in classes--requires all of the following information:
  - a) Common Delgado application with personally identifying information
  - b) Program applications with personally identifying information (required for limited enrollment academic programs only)
  - c) Immunization records
  - d) Selective Services records
3. The methods provided to access covered accounts:
  - a) The College disburses only Delgado records, not third-party records; eligible records are disbursed in accordance with Family Educational Rights and Privacy Act (FERPA) Guidelines.
  - b) Disbursements of eligible records that are obtained in person require picture identification
  - c) Disbursements of eligible records not obtained in person require a written request with the student's signature *OR* a request received through the student's College-issued email account or official personal email account (the personal email account the student has previously registered with the College)
  - d) Disbursements of eligible records not obtained in person will only be mailed to the address on file (request requirements in "c" above must be satisfied prior to disbursement).
4. The College's previous history of identity theft.

The Program identifies the following red flags:

1. Documents provided for identification appear to have been altered or forged;
2. The photograph or physical description on the identification is not consistent with the appearance of the student presenting the identification;
3. An email request received is NOT from *either* the student's College issued email account *or* from the student's official personal email account (the personal email account the student has previously registered with the College).
4. Notice from customers, victims of identity theft, law enforcement authorities, or other persons regarding possible identity theft in connection with covered accounts.

## 6. Detection of Red Flags

The Program will detect red flags relevant to each type of covered account as follows:

1. Refund of a credit balance involving a PLUS loan – As directed by federal regulation (U.S. Department of Education) these balances are required to be refunded in the parent's name and mailed to their address on file within the time period specified. No request is required. Red Flag – none as this is initiated by the College.

2. Refund of credit balance, no PLUS loan – These refunds are generally processed by Delgado’s automated student information system; however, students may also request refunds in person by presenting a picture ID or in writing from the student’s official personal email account (the personal email account the student has previously registered with the College) or his/her College-issued email account. Requests from students not currently enrolled or graduated from the College must be made in writing. Red Flag – Picture ID not appearing to be authentic or not matching the appearance of the student presenting it, and request not coming from a student proper email accounts as described above.
3. Deferment of credit tuition payment – Requests are available through automatic payment plan for eligible students as per the College’s established deferment policy and procedures published in the *College Catalog*; requests may also be made in person but requires the student’s picture ID and signature. Red Flag – Picture ID not appearing to be authentic or not matching the appearance of the student presenting it.
4. Emergency loan - Requests must be made in person by presenting a picture ID or in writing from the student’s official personal email account (the personal email account the student has previously registered with the College) or his/her College-issued email account. The loan check can only be mailed to an address on file or picked up in person by showing picture ID. Red Flag - Picture ID not appearing to be authentic or not matching the appearance of the student presenting it. Request not coming from a student proper email accounts as described above.
5. Tuition payment plan – If applicable, students must contact an outside service provider and provide personally identifying information to them. Red Flag – none, see Section 12, “*Oversight of Service Provider Arrangements.*”

## **7. Response**

The Program shall provide for appropriate responses to detected red flags to mitigate identity theft. The appropriate responses to the relevant red flags are as follows:

1. Deny access to the covered account until other information is available to eliminate the red flag;
2. Contact the student;
3. Change any passwords, security codes or other security devices that permit access to a covered account;
4. Notify law enforcement; or
5. Determine no response is warranted under the particular circumstances.

## **8. Oversight of the Program**

The Vice Chancellor for Business and Administrative Affairs designates a Controller's Office staff member to serve as the Program Administrator. The Program Administrator has the responsibility for developing, implementing and updating this Program. Specifically, the Program Administrator will be responsible for the Program administration; ensuring appropriate training of the College's staff on the Program; reviewing any staff reports regarding the detection of Red Flags and the steps for mitigating Identity Theft; determining which steps of mitigation should be taken in particular circumstances; and considering periodic changes to the Program.

## **9. Updating the Program**

This Program will be periodically reviewed and updated to reflect changes in risks to students and the soundness of Delgado Community College from identity theft. Once per year by July 1, unless otherwise mandated or required, the Program Administrator will consider the College's experiences with identity theft, changes in identity theft methods, changes in identity theft detection and mitigation methods, changes in types of accounts the College maintains and changes in the College's business arrangements with other entities. After considering these factors, the Program Administrator will determine whether changes to the Program, including the listing of Red Flags, are warranted. If warranted, the Program Administrator will make recommendations to the Vice Chancellor for Business and Administrative Affairs to update the Program.

## **10. Staff Training**

Delgado Controller's Office staff responsible for implementing the Program shall be trained either by or under the direction of the Program Administrator in the detection of Red Flags, and the responsive steps to be taken when a Red Flag is detected.

## **11. Oversight of Service Provider Arrangements**

Delgado Community College shall take steps to ensure that the activity of a service provider is conducted in accordance with reasonable policies and procedures designed to detect and mitigate the risk of identity theft whenever the organization engages a service provider to perform an activity in connection with one or more covered accounts.

For all service provider arrangements, students will contact the service provider directly via website or telephone and provide personally identifying information to be matched to the records that the College has provided to the service provider.

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*Reference:*        [LCTCS Policy #5.028 Identity Theft Mitigation Program](#)

*Review and Approval Process:*

Ad Hoc Committee on Identity Theft Program Policy 4/16/09  
Assistant Vice Chancellor/ Controller 4/16/09  
Business and Administrative Affairs Council 4/22/09  
Vice Chancellor for Business and Administrative Affairs 4/22/09  
    Submitted to LCTCS Vice President for Finance and  
    Administration 5/1/09  
LCTCS Policy Update - Vice Chancellor for Business and  
    Administrative Affairs Approval 9/15/26