

Street Law: A Course in Practical Law (11<sup>th</sup> ed.)**STEPS TO TAKE****Steps to Take****Identity Theft**

Despite the great benefits society has gained from technological advances, technology has also spawned the development of a new kind of crook: the identity thief. There are millions of victims of identity theft each year. This thief steals a piece of personal information such as your Social Security number, your bank account number, or a credit card number and uses it to commit a fraud or further theft.

**▲ A secure website**

Everyday actions such as throwing out your garbage, sending a rent check to your landlord, or ordering a book online may put you at risk for identity theft. If someone may steals and uses your personal information, it can cost you hundreds or thousands of dollars. Identity theft can also cost you your credit rating and good name, not to mention the significant time and emotional expense of trying to clean up the mess. While it might not be possible to prevent identity theft altogether, you can take steps to minimize your exposure to this crime. Search "identity theft" at the Federal Trade Commission online to learn more.

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- **Check your credit report.** Order your credit report from each of the three main credit bureaus—Equifax, Experian, and Transunion—and check each for accuracy.
- **Be wary of any unsolicited or unfamiliar e-mails requesting personal information.**
- **Protect your personal information in your own home.** This point is especially important if you have roommates or other people who have access to your home.
- **Create passwords that are not easy to guess for your Wi-Fi, bank, credit card, and phone accounts.**
- **If you work, ask about security procedures in place to protect your personal records and hiring information.** Do not leave your purse or wallet unattended.
- **Do not give out personal information unless you know who you are dealing with and are satisfied that your information will be handled in a secure manner.** This applies to transactions over the phone, through the mail, or online.
- **Guard your mail and trash from theft.** Ask a friend to pick up your mail while you are away from home. Tear up or shred mail and other items containing your personal or financial information.
- **Do not carry your Social Security card with you, and avoid giving out your Social Security number when possible.** Instead, ask that a unique identification number be assigned to you.
- **Pay attention to your bank and credit card statements as well as billing cycles. Report any inconsistencies you discover.**
- **Recovering from identify theft.** If you are a victim, visit the [U.S.](https://www.fticonsulting.com) government website "Identify Theft" to report the crime and create a recovery plan.