

Title:

Don't Be A Victim Of Identity Theft

Word Count:

660

Summary:

Just about everybody has heard of identity theft, but most people do not believe it could ever happen to them. The fact is, identity theft is more common than most believe. It's not hard for identity thieves to obtain all of the information they need in order to assume another person's identity, but it can be made a whole lot harder for them if people remain smart and protect themselves as completely as possible.

When it Happens...

If a person becomes a victim of identity...

Keywords:

credit card, credit cards, credit, creditor, charges, credit card charges, credit card statement

Article Body:

Just about everybody has heard of identity theft, but most people do not believe it could ever happen to them. The fact is, identity theft is more common than most believe. It's not hard for identity thieves to obtain all of the information they need in order to assume another person's identity, but it can be made a whole lot harder for them if people remain smart and protect themselves as completely as possible.

When it Happens...

If a person becomes a victim of identity theft, it can take a long time - possibly years - to recover from it. It can also cost the victim thousands of dollars as well as ruin their credit score. Usually, it's nearly impossible to recover from identity theft in a quick manner because many things have to be resolved before forgiveness will be given by the three major credit reporting companies in the United States.

If identity theft does happen, the person who is the victim will probably experience problems obtaining any sort of financing (mortgage, car loan, student

loan, credit cards, etc...). And, the worst thing that can happen is that the victim of identity theft can even get arrested for crimes he or she did not commit.

All of the results of being a victim of identity theft are not fair, and are very difficult to resolve. Being a victim can be a real headache and can basically interrupt or stall an innocent person's life for several years. So, the best possible thing is to do is to try and do anything and everything to prevent becoming a victim in the first place.

### Protect Personal Information

The easiest way for identity thieves can assume another person's identity is to obtain personal information from a potential victim and use that information to fill out loan or credit card applications.

While most victims do not offer thieves their personal information, they are not aware that their information is contained on many documents that they have not disposed of properly. For example, thieves have been known to go through people's trash cans looking for personal information. When papers are thrown away without being shredded, thieves can retrieve the information and use it.

Thieves are also known to go through people's mailboxes to obtain in-coming letters from banks and/or credit card applications and use the data from these various pieces of mail to apply for loans or credit with the stolen information.

In-coming mail is not the only source of mail-related information that thieves can acquire. Out-going mail that is placed in a person's mailbox for the mailman to pick up and take to the post office is a great source of information for thieves. When a flag is placed in the upright position on a mailbox to indicate that letters are inside waiting to be mailed, it's like a signal to thieves that they should come on over and steal it. Therefore, letters should always be mailed in a post office mailbox instead of a personal/home mailbox.

### Other Ways to Prevent Identity Theft

It's not difficult to perform some easy steps to prevent being a victim of identity theft. In addition to properly disposing of paper containing personal information and mailing letters at the post office, following are some additional tips:

- Always destroy receipts, credit card applications, tax information, canceled checks, and mortgage information before throwing it away. This means completely

shredding it or even burning it before it reaches the trash can.

- Even if a credit card is expired, cut it into tiny little pieces before throwing it away. Some people throw half of the tiny pieces into one trash bag and half into another trash bag.
- Report stolen credit cards immediately to credit card companies. Don't wait an entire day... do it the minute they're discovered to be missing.
- Monitor credit reports on a regular basis, and watch for anything suspicious. If anything out of the ordinary appears, investigate it right away.