

Identity thefe



Why do we give out our personal information or social security numbers to companies or people that we are not certain of? Do you or have you ever acquired expenses you are unsure of and do not know where they came from? If this has happened you may just become a victim of identity theft. In the United States today, identity theft is on the up rise. One out of three people have had their identity stolen. This paper is written with a focus on the emerging problem of identity theft. It will show ways in which this very easily committed crime can be avoided as well as the consequences of it. What is identity theft? According to many sources, it is defined as stealing and use of someone's personal information without permission used primarily for monetary gain.

Unfortunately, in the United States today there have been a total of nine million Americans who have fallen victim to this kind of fraud each year. Many innocent individuals have been affected each and every day. Identity theft occurs when someone uses your personal identifying information, like your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes. Identity theft is a federal crime. There are many ways identity theft can occur. Dumpster diving is one way in which a thief rummage through trash looking for bills or other papers with your personal information on it. In this way, criminals can obtain copies of checks, credit card statements, bank statements, and receipts. Skimming is another way in which they steal credit/debit card numbers by using a special storage device when processing your card.

Phishing occurs when they pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal

information. Identity theft can just occur from old fashioned stealing. Your wallet or purse is stolen, mail, bank and credit card statements, checks or tax information. Just looking over an individual'sTM shoulder in a check out line and memorizing information on checks and credit cards. Anything bearing your name, address, telephone number, and social security number is what criminals are searching for since identity theft can be easily committed. Since identity theft has become an emerging problem in the United States today, many Americans ask ??? How can it be avoided??? There are many ways to avoid becoming a victim of identity theft.

One way is to shred or cut up all paperwork with your personal information on it before you throw it away. Second, do not give personal information out over the telephone, in an email, or over the internet unless you absolutely know who you are talking to. Third, keep personal information in a safe place.

Fourth, do not use passwords that are easily guessed. These are just some of the ways to avoid becoming an identity theft victim. The most important key point is to safeguard your personal information at all times. The consequences of identity theft can be staggering.

Victims spend extensive time closing bad accounts, opening new ones, and fixing credit records. There can be high out-of-pocket expenses related to clearing your name. You could be denied loans and jobs - and, though unlikely, you could even be mistakenly arrested as a result of crimes committed in your name. You may experience the feeling of distress and

anger. Identity theft is a frightening crime, and when you become a victim, life is never the same.

In the end, the procedures to reclaim your losses and arrange your reputation in good order will in all likelihood go very slowly and possibly at extraordinary emotional price and financial expense to you. Additionally, these proceedings will cause you absolute embarrassment and attack you at a personal level, because it is your reputation that is at stake. No longer do we live in a world where home is the safest place. We now live in a world where information is the currency and identities are as easy to steal as bicycles. You have now learned many of the ways you can protect yourself from identity theft or at least made it harder for a thief to snatch personal information from you. You are now on your guard against identity theft because you know how thieves try to get your personal information.

Identity theft is a serious crime that people seem to get away with because it is not a crime that is easy to catch. Identity theft can ruin your life because one day you can have a good credit with a great life. Then all of a sudden your life is almost over because someone has ruined your credit. Truth is told your identity is your life this is what allows everyone to be themselves. We are altogether proud of our name, our reputation and our achievements. We are each unusual. We each bear our very own distinguishable identity.

When this identity is taken our lives change.