

Student's Name

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Computer Applications

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Identity Theft

During recent years, identity theft has grown. People are asked to provide personal data when they buy items. When you buy an item at a store or online, you may be asked for your name and address. Your phone number, e-mail address, or credit card numbers also may be requested. Too often an identity thief "steals" some piece of your personal data during these sales. The thief then uses the data to steal. Often a thief uses your personal data to open a credit card account in your name. Once the thief opens the account, he or she quickly charges many items to that account before you know what has happened. Can you have 100 percent protection against identity theft? Probably not, but there are many things you can do to lower your risks.

The following suggestions will help you guard against identity theft.

- Do not give out personal data unless you have to. Find out how the data will be used. Ask that the data be kept private.
- Take mail with personal data to a post office box or post office. Promptly remove mail from your mailbox after it has been delivered.
- Do not share passwords for any kind of account with other people. Select passwords that are not easy to guess. Do not use your birth date or the last four digits of your social security number. Also, phone numbers, house numbers, or consecutive numbers should not be used.
- Do not give out personal data to anyone you do not know. This includes on the phone, through the mail, or over the Internet.

- Do not carry your social security card with you. Give your social security number to others only when necessary. Ask if other types of identification can be used instead.
- Tear up or shred all items that contain personal data before you put them in the trash.

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