

Identity Theft

- Identity theft is when someone uses your personal information for financial gain.
- There are many kinds of identity theft. A few ways that identity theft can happen are through:
 - Phishing
 - Phone scams
 - Using public wi-fi
 - Giving someone your passwords or reusing passwords
 - Lost wallets or credit/debit cards
 - Mailbox theft
 - Someone watching you put in passwords or sensitive information

Preventing Identity Theft

- Use strong passwords. Do not use the same passwords for apps and websites.
- Shred documents that contain personal information, such as bank statements. Shred junk mail, too.
- Check your bank accounts often. Report any charges that were not made by you.
- Do not carry your Social Security card with you. Keep it in a safe place.
- If someone asks for your social security card through email, do not give it to them. If someone calls and asks for your Social Security number, ask them why they need it. Make sure this is a real company contacting you.
- Hold your mail if you go out of town. Stolen mail is one of the easiest ways someone can steal your identity.

- Make sure you use passwords and lock your devices, like cell phones, computers, or tablets.
- Be aware of where you are and who is around you. If you are in a very crowded place, do not enter passwords or show sensitive information. Someone could watch you do this and use your account or passwords.
- If you think your identity has been stolen, visit [IdentityTheft.gov](https://www.identitytheft.gov) or call 877-438-4338.

References

O'Shea, B. (2020, August 17). *Identity Theft: What It Is, How to Prevent It, Warning Signs and Tips*. NerdWallet. <https://www.nerdwallet.com/article/finance/how-to-prevent-identity-theft>