

SELF-HELP GENERAL TOPICS

Simple Steps You Can Do Now To Prevent Identity Theft

By Kathy Jo Pollack
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After speaking to many groups about identity theft, I found that most people were eager to learn quick things that they could do now to help minimize their risk.

With that, I have compiled my five favorite prevention tips. Keep in mind that it all starts with YOU – your wallet, your trash, and your messages.

1. Empty out your wallet and/or purse. Are you carrying too much information?... more than you need? How many credit cards and debit cards are you carrying? Do you have extra checks or are you carrying your entire checkbook? Do you have receipts with account information? Is your social security card in your wallet? Why? This makes me think of a young woman who lost her purse at an amusement park and was scrambling to remember all the things she lost, which included her full checkbook with several blank checks, along with multiple credit cards.

Start by removing the items you do not absolutely need, and only carrying what you must have for the day, which brings me to the next tip:

2. Practice “store or destroy” by deciding whether you want to keep certain information or throw it away. If you want to keep the information, safely store it; if you do not want the papers (including statements, receipts or pre-approved offers), shred them first in a cross shredder before putting them in the trash. Do not leave important papers with your personal information spread everywhere. I have talked to many people who have papers all over their homes, as well as their cars, briefcases, purses and wallets. If someone came into your home (repair person, friend of a friend), could they easily find personal information about you?

3. Keep a close eye on your mailbox, promptly removing all items, and pay attention to your billing cycles. Know when to expect statements, and review them for accuracy. If a statement is late, contact the company. If you order checks and they have not arrived, call the bank. Use caution when mailing sensitive items. Try to use a secure mailbox or take them to the post office. If you receive pre-approved offers for credit, do NOT merely throw them in the trash, shred them first. These offers can be retrieved by an identity thief and used without your knowledge, which brings me to the next tip:

4. Look for opportunities to “opt-out” from receiving promotions, most importantly those dealing with credit card offers. Limit the amount of offers you receive. There are many legitimate places to go for credit without having to look at these pre-approved offers. These offers can be based on your credit data, so start by opting out of receiving these offers from the three major credit bureaus by calling 1 888-5-OPTOUT (1-888-567-8688). When you opt-out, your name will be removed for five years, and you can always opt back in by calling the same number.

5. Think before you respond. Do not be so trusting or quick to give out personal information unless you are sure of whom you are dealing with. If you receive a request either over the phone or through your email asking you to verify or give personal or account information, STOP, and call the company.

Also, if someone asks for your social security number (SSN), do not automatically think they need it. You do not have to give it. Employers and financial institutions need it, but not all businesses do. With some businesses, your SSN is merely a part of general record keeping or used as an account number or ID number. Ask if there is a law that requires you to give it to them and/or if another number may be used in its place. When you receive the answers to these questions, you can then decide whether you want to share your SSN.

Remember – it all starts with YOU!

Author's Bio

Kathy Jo Pollack is a certified life coach, trainer, and speaker with a focus on financial independence. She has worked with thousands of people from all walks of life as the training specialist for Consumer Credit Counseling Service and has taken her passion and expertise to a new level as a coach and writer. Please visit her at: www.kathyjopollack.com