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Is There a Solution for Identity Theft?

Have you ever wondered what exactly is up with Identity Theft? This informative report can give you an insight into everything you've ever wanted to know about Identity Theft.

Identity theft is getting to be a growing problem around the world. Identity theft happens when one makes use of your personal information without your knowledge to create fraud and other crimes. With the advent of the computer and the Internet, it has made such a crime more prevalent, making more and more people susceptible. Even the proliferation of credit cards and its growing use in the world today has made it easier for more criminals to commit identity theft.

Because of the big market for financial products such as credit cards, credit institutions have made it easier for people to apply for credit cards. This in turn has made it easier for people to give out their personal information that can be at risk of being stolen. Even having these credit applications available online has proven to be a big reason for the increase of identity theft. Hackers may be able to get their hands on such information that they can use for a number of crimes using an unwilling victim's identity.

Anyone can be a victim of identity theft. If you have a credit card, you can be a potential victim. If you hand out your credit card in restaurants and other establishments, you are at risk of identity theft. Signing your credit cards may also be a way for criminals to make use of your signature for fraud.

Identity theft can also occur if you have the habit of giving your personal information over the internet. Even keeping your Social Security number on your wallet can make you a victim of identity theft once your wallet is stolen. If you leave your mails at home or in the office, anyone can steal it and may be able to get personal information from it through your credit records, bank and other bill statements.

Hopefully the information presented so far has been applicable. You might also want to consider the following:

No one can be immune to being an identity theft victim. In the world that we live in today and the convenience that we give out our personal information, it only makes us unlikely victims to identity thieves. There is not a single solution to the identity theft problem. But there are ways that we can do to prevent it. All that it needs is awareness. Every one should be aware that such a threat exists.

One should be able to know the signs if someone has already stolen his or her identity. One sign would be finding discrepancies on your credit records. If you have found out that you have charges on your credit card that you haven't known about, chances are that someone has been using your credit card. In case you find yourself experience such problems, there are some steps that you should undertake.

First of all, you should try to contact the fraud departments in order to put a fraud alert on your credit report. The fraud alert will notify the creditors to contact you before opening any new accounts under your name or making any changes on your existing account. Another step that you can take is close the account that you believe have been tampered by outside unknown sources. You should also try to file a report at the local police station. Where you think the identity theft took place.

Try also to file a complaint with the FTC that will help the agency learn more about identity theft and the problems that victims face on such circumstances. This will be able to help in formulating better solutions to the increasing identity theft problem. Awareness is the key to preventing identity theft. Being responsible for protecting how we divulge our personal information can help greatly in making us avoid being unwilling victims.

There's a lot to understand about Identity Theft. We were able to provide you with some of the facts above, but there is still plenty more to write about in subsequent articles.

About the Author

About the Author By Janet Matthews, feel free to visit her site on how to manage [Student Loan Debt](#)

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