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# Questions From an Identity Theft Victim

The following article presents the very latest information on Identity Theft. If you have a particular interest in Identity Theft, then this informative article is required reading.

Identity theft is a crime in which the imposter obtains key pieces of information such as Social Security and driver's license numbers to obtain credit, merchandise and services in the name of the victim.

The victim is left with a ruined credit history and the time-consuming and complicated task of regaining financial health. The imposter may even use the victim's good name for criminal activities. It is a dual crime because not only is it committed against an individual's financial life and credit history but also against his or her reputation and social standing in the community and in the workplace.

In one notorious case of identity theft, a convicted felon have not only incurred thousands of credit card debt by using another person's identity, he was also able to obtain a federal home loan, and even bought homes, motorcycles, and handguns using the victim's name. What is even more frustrating is that the felon even called his victim to taunt him -- saying that he could continue to assume the victim's identity for as long as he wanted because identity theft was not a federal crime at that time. After which, the felon even filed for bankruptcy, also in the victim's name.

While the victim and his wife spent more than four years and more than \$15,000 of their own money to restore their credit and reputation, the criminal served a brief sentence for making a false statement to procure a firearm, but made no restitution to his victim for any of the harm he had caused.

How do thieves get my information?

- They go through your trashcan, looking for straight cut or unshredded papers.
- They steal your mail or your wallet.
- They listen in on conversations you have in public.
- They trick you into giving them the information over the telephone or by email.
- They buy the information either on the Internet or from someone who might have stolen it.
- They steal it from a loan or credit application form you filled out or from files at a hospital, bank, school or business that you deal with. They may have obtained it from dumpsters outside of such companies.
- They get it from your computer, especially those without firewalls.

Now that we've covered those aspects of Identity Theft, let's turn to some of the other factors that need to be considered.

- They may be a friend or relative or someone who works for you who has access to your information

Tips to Consumers:

How can I prevent identity theft? While no one can totally prevent this crime from occurring, here are some tips that can help you decrease your risk.

- Check your credit reports once a year from all three of the credit reporting agencies listed below.
- Guard your Social Security number. When possible, don't carry your Social Security card with you.
- Don't put your SSN or drivers license number on your checks.

- Guard your personal information. You should never give your Social Security number to anyone unless they have a good reason for needing it.
- Watch for people who may try to eavesdrop and overhear the information you give out orally.
- Carefully destroy the documents that you throw out, especially those with sensitive or identifying information. A crosscut paper shredder works best.
- Be suspicious of telephone solicitors that call you at your office. Never provide information unless you have initiated the call.
- Delete and do not reply to any suspicious email requests.
- Use a locked mailbox at your home to send and receive all mails.
- Make an effort to reduce the number of preapproved credit card offers that you receive.

#### 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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