

The book cover features a central image of a person wearing a black balaclava with glowing red eyes, sitting at a desk and typing on a laptop in a dark room. The background is black with a red door visible on the right. The text is arranged in several sections: a red banner at the top with white text, a black banner below it with white text, a vertical white banner on the left, a red diagonal banner at the bottom right, and a red banner at the very bottom.

IDENTITY THEFT
Don't Be The Next Victim!

SELECTED TIPS - 136 PAGES!

Identity Theft - Don't Be The Next Victim!

136 Pages!

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Defining Identity Theft

Suppose you get robbed as you walk down the street, trying to get to your house. Suddenly out of nowhere, a person runs right to you, knocks you over and makes off with your wallet or purse and before you really register in your brain what has happened, they are gone.

Now what do you do? It is like a bad movie scene and it seems as if this type of crime will get worse and worse.

Why that may be you ask?

With this new technological age, thieves don't have to rob a person face to face, nor rob a bank and other establishments. Why? Getting the person's information in obtaining employment, credit and bank accounts and other ways to get money or credit, does this.

This activity, called Identity Theft, is so common that it has already affected millions of victims in the United States and Canada. Over the past few years, news stories about it have been reported. These stories make people aware of the crime. Also, campaigns and laws have been pass to build up the public's awareness as well as to combat the growing problem.

In September 2003, the Federal Trade Commission said that people who become victims of identity theft spend an average of \$1,400 and close to 200 hours just cleaning up the damage to their personal and financial character.

The only catch is once this crime becomes more barefaced; the identity theft victim may spend more money and time just to clean up the issue. In terms of frustration, it's going to cost more than anyone thinks or even knows.

Should you be one of those unlucky ones that do not have the kind of money it would take to fix your credit record, you know what being a casualty of identity theft is all about. You know how you can become a victim and you know there are steps to fight against this terrible epidemic.

How does identity theft work? It's a crime which a person or group of persons use an individuals personal information. This means telephone number, name, phone card, credit card

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and social security number. It is done without the person's knowledge for criminal acts. Acts typically range from financial fraud or purchasing consumer goods by using their credit. This will leave the person to pay the bill unless they can prove it was not them that got the credit. Typically, until they look on their credit report or try to get loans, they will not know anything is wrong.

Although a serious crime, thieves, once they have the information, will commit at least eight different crimes in the victims' name.

- * make purchases or order goods without the * intention to pay
- * apply for credit
- * open bank accounts
- * apply for loans
- * apply for government benefits
- * obtain cable or utility services using the another person's (victim) name
- * forge checks or bank drafts
- * use victim's accounts to obtain money through wire transfers using the victim's accounts
- * and other similar acts of fraud.

Identity theft doesn't just apply toward individuals but also businesses... this is especially true for those of medium and limited businesses. It happens when a person applies for goods under a business' name.

People need to be active in not becoming an identity theft victim and make sure that all private documents and data are protected and not given into the wrong hands. Only through these steps can be stop ourselves from being a victim. It is important people stop the thieves before they strike.

How Does Identity Theft Happen?

Understanding identity theft protection is something that you should do. When you find something on your credit report or on your credit card statement, you may think to yourself, how did that happen? But, what you need to know is what to do to make sure that it does not happen. When you take the time to do this, you will find yourself in a better understanding of what could happen to you. Then, you can make sure that you do not see anything shocking on your reports down the road.

Identity theft happens in a number of ways. You don't have to actually hand out your information to anyone in order to have this happen to you. In fact, most people are not in this situation. Those that have had this happen to them generally have had it done without their actual input. For example, they may be paying for a meal at a restaurant. They trustingly hand over their credit card to the server to pay for their meal. Then, they go on their merry way. Yet, the problem here is that the waitress may have had the time to go to the workstation, jotted down your information on your credit card and then been able to use this information to make charges to your credit card.

Or, perhaps it was someone else that you handed your credit card information to. If you go in to talk to someone about having a home improvement project done and provide them with your address and then pay for an estimate, they instantly have everything that they need to use your credit card. Now, generally, it is not going to be the person that you hand your card over to, but perhaps it could be someone that is less than trustworthy working for them.

Many people think that credit card identity theft only happens on the web. The fact of the matter is, though, that you do not have to have this happen to you in this way. You face the same risk of identity theft on the web as you do in that restaurant. Trust is something that almost always plays a role though. In any case, learning how to protect yourself from these cases is your ultimate goal. Be sure to know when to spot someone that could potentially have the opportunity to gather your information, such as in these examples.

All The Different Methods Of Identity Theft

Although there are many different methods that one can utilize to rip someone off in an identity theft type scam, there are really only two basic types of actual identity theft. The first of these is generally the easiest and most basic way for thieves to achieve their objective. An example of Account takeover is when a thief gets hold of your actual physical credit card, or perhaps just the card number and expiry date, using it to purchase services or products. This works out extremely well for the thief, as the credit card owner doesn't usually notice the additional purchases until they either receive their monthly statement in the mail or have attempted to use the card and found that it has reached the maximum limit allowed.

The second type of identity theft is called Application fraud, or what is otherwise known as "true name fraud". In order for a thief to be successful at application fraud, they must have access to a good deal of your personal information such as your Social Security Number (SSN), full name, address, place of work, salary, driver's license number, date of birth etc. Of course not all of these pieces of information would be necessary for a thief to get away with application fraud but certainly a combination of some of the above would be required.

It Can Affect Anyone

Like many, you may assume that identity theft only happens to those people who might be a bit more careless when it comes to safeguarding personal information. Or perhaps you are of the mindset that because you don't really have a lot of money in your personal account or don't have credit cards with large spending limits, that identity theft thieves wouldn't necessarily target someone like yourself. Well, make no mistake about it; identity theft can happen to anyone, including you! Basically, if you have an identity (and we hope that you do) then you are susceptible.

Are You Safe From Identity Theft?

Are you really safe from identity theft? Each day people are being attacked. So how would you feel if you got arrested for a crime you did not commit? The phone rings and creditors are harassing you saying you owe X amount of dollars despite the fact you do not have a credit card or you haven't used it in that month. What will you say to them?

Perhaps when you become a victim you will have the answers to these questions. But until then...

People say that identity theft is the "perfect crime" Everyone who is anyone can be a victim including children. The best way to prevent yourself from being the prey is learn about the crime. There are millions affected every year.

Once a thief decides to take your place in your life, it's almost impossible to get that life back. So you have not been a victim of ID theft, then do not take any risk that can harm those chances.

ID theft is the type of crime that one person pretends to be another in sake of getting information, money or any other reasons. This is typically done for financial reasons and or criminal activity.

Information that the thieves look to get are the potential victim's complete name, their date of birth and any array of related data such as social security number, passport, driver's license number and credit card number.

Once the thief has any part of the information, he or she can use it to take over the victim's accounts. He or she can apply for loans and even purchase items and services.

The thief can also apply for medical benefits, education assistance and other personal finances. Just by creating or forging birth certificates or immigration documents, all this can be gotten when presented to the right agency who provides this type of help.

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For those who are involved in this kind of crime either want to mislead police on who is committing the fraud or hide from police while they are pursuing the assailant. Some like to use the person's name to do larger crimes and do human trafficking and terrorism acts.

According to the Federal Trade Commission (FTC) 29 percent of complaints come from individuals from people aged 18-29, 25 percent for 30-39 individual ages, 21 percent in from individuals in their 40s. 13 percent from the individuals in 50s. The remaining 10 percent come from those ages 60 and older.

Thieves target those who have an average income and those with good credit.

Do not forget that even children can be victims of identity theft especially from their relatives...their parents mainly.

Even businesses, corporations and small enterprises can be struck by identity theft by thieves disguising themselves as the top executives of the company. They withdrawal large sums of money which can topple business relations and its reputation.

This day and age, ID theft can be committed by gaining access to information systems and duplicating, although not the original, important documents. Afterwards, they can open new credit accounts and charging older ones.

Technological advances have made it possible for hackers to break into public databases and cracking important government sites.

There are seven ways to guard yourself from these thieves though not altogether foolproof.

- Make sure to never provide your Social Security number unless it is required;
- Shred important documents;
- Checks should only have your name and address;
- Carry only necessary documents needed for the day;
- Review credit reports regularly. Look for unauthorized accounts;
- Never give out private data on the phone.

Why Is Identity Theft Protection So Important?

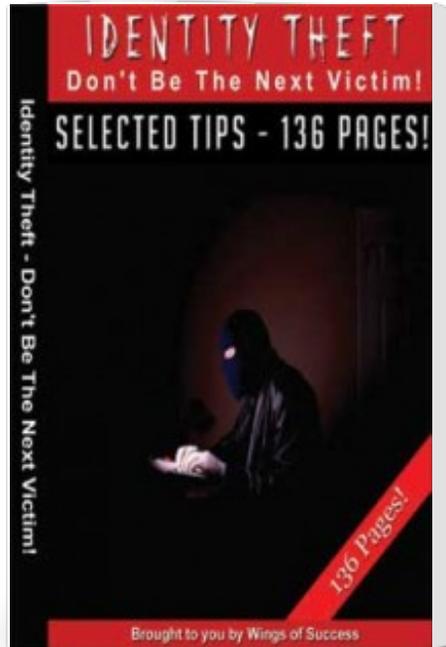
If you are a user of credit cards, then you probably know why identity theft protection is important. In short, if you allow someone else to get your credit information, they can easily take that information and build a large pile of credit card debt that will affect you for a long time. There is no easy way out of this problem either. Depending on the seriousness of the amount of debt that is piled up against you, you could be spending countless days trying to work through it all. In the end, if you do not have the right identity theft protection in place, you may actually find yourself in a lot of trouble.

If you were to become a victim of identity theft in which someone else took your personal information and used it to gain access to credit, it is very hard to prove that this really was not you that did it. You will need to go through a long list of things including talking to your lenders, the lenders that have files against you that you may not actually have had, and a wide range of other things. You may end up having to pay an attorney to get the whole thing figured out too. It simply is not worth all this trouble when you can just use tools to help you to safeguard against this.

Let's say that someone had the opportunity to use your credit card. Let's just say that they got it from your wallet and you have had no idea. They can easily go from place to place in a matter of minutes, charge up a lot of debt at various stores and other locations and walk away with all of that merchandise. It may take them just a few hours to do this. In the meantime, you have no idea that you do not even have your credit card. If this happens, your identity theft protection on your credit card should kick in for you. In some cases (the better credit lenders) if they see a lot of spending on your credit card at once they may put a hold on it in order to contact you before allowing additional charges.

But, let's say that they do clear it all up for you. This is still not the end to your problems. More than likely, you are still going to have problems. Your credit card may put a limit on the amount of transactions on your account to safeguard themselves from this happening again. This means that you are limited for something that someone else did to you. Having identity theft protection and using it is very important to your well being, in many respects.

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