

## 5 Easy Steps for Preventing Identity Theft

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Identity theft can be one of the most stressful experiences you can ever have and falling victim to ID theft is becoming more and more common today. Although there are certain situations that are out of your control which can lead to identity theft, there are numerous steps you can take that will lower your risk of becoming an identity theft victim.

One of the easiest steps you can take to prevent identity theft is to obtain a copy of your free credit report every year. Due to the changes to the Fair Credit Reporting Act each major national consumer reporting bureau is required to provide you a free credit report once a year.

When you request your free credit report choose to have your credit report printout contain only the last four digits of your social security number. This will help prevent anyone from obtaining your whole social security number should they get a hold of your report.

Another step to preventing identity theft is to keep all of your personal documents safely stored in your home. All personal documents should be stored within a locked container such as a safe or file cabinet. This is especially important if you employ anyone at your home such as a babysitter or maid.

Password protecting your credit card and bank accounts with a password that is not easily linked to you is also important for preventing identity theft. One password that you should refrain from using is your mother's maiden name. Other poor choices are your telephone number, anniversary or birthday. Many credit card and bank account will use your mother's maiden name as a default password, however you should ask to choose a different password that is more secure.

One of the most common causes of identity theft is from your trash. Make sure to use a shredder when you are disposing of old paperwork, confidential documents or mail. Paper shredders have become very inexpensive and are one of the best devices for preventing identity theft. They are the easiest way that you can help prevent someone from digging through your trash and finding personal information.

Finally, when mailing anything that contains personal information take the mail directly to the post office or a postal mail box or to the post office. This is extremely important if your outgoing mail box is not in a locked or secure.

Following these simple steps can greatly decrease your odds of becoming an identity theft victim. Identity theft become a very large problem and should not be taken lightly. Start protecting yourself today.

Learn simple and easy ways to protect yourself from becoming an identity theft victim.  
Identity Theft Prevention