

# Are You The Only One Using Your Name?

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Identity theft has become an epidemic. Millions and millions of purses and wallets are stolen everyday and many of them are not just taken for the money inside. Thieves can use your credit cards to buy whatever they want to and whose credit does it ruin? Yours. Now, you are probably thinking about how easy it is or you to cancel your credit card, and you have protection through your issuer, but do you realize that by using your drivers license these thieves can get a whole new credit card? One you don't even know about? If this happens to you, you will find that it is anything but easy to fix. Proving that your identity has been stolen can be extremely difficult to prove and getting your credit back up to snuff is next to impossible.

This terrible crime is so prevalent that it is something that we all should educate ourselves about so that we can prevent it if at all possible or at least know what to do once it has happened.

One of the simplest ways to safeguard against identity theft is to keep your personal information to yourself. Don't give out much information, ever especially on the phone or online. It may be okay for you to give some information if you made the call to a company that you trust but if you are on the receiving end of the call forget it, this person could be anyone from anywhere. You have probably been asked for your Social Security Number when applying for credit over the phone or on the Internet, but you do not have to give it out. Ask the person or company you are dealing with if there are other options for you to do instead.

You might want to keep a detailed list of your credit card companies in a place that you will be able to find them quickly in case your cards ever get stolen. The sooner you report the theft to them missing the better off you will be. If you wait and the thief maxes out your card you could face taking some responsibility.

Getting a copy of your credit report on a regular basis will help you to nip any credit card fraud in the bud. If you do not go over your report you may miss what is going on and this is just giving the thieves more time to get away with their crime while getting yourself in even more trouble.

Everyone, and I mean everyone should invest in a paper shredder. Destroying all of your financial documents before you throw them away is another very important step to preventing identity theft. Identity thieves are great for going through people's trash and picking out what they need. Don't forget to shred all of the pre-approved credit card offers that you get in the mail all of the time. If these get into the wrong hands they could mean the end of your good credit.

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