

# Identity Theft - For Your Protection

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*Article by: Katie Byrd*

Identity theft should be carefully considered - especially when vacationing or traveling on business. Being away from home and normal patterns of behavior, travelers often let down their guard and become careless. But there are things you can do to prevent ID theft.

Start by always being very protective of your credit card information. Identity theft professionals constantly look for new ways to catch people off guard. One of the latest scams is to call hotel rooms late at night when people are exhausted after a long day of traveling, sightseeing or business.

The thief claims to be the hotel desk clerk and asks for confirmation of credit card numbers and expiration dates. Resenting the hassle, but being tired, people often trustingly give the thief what he wants, not realizing they've been conned until they get their next credit card bill with charges they never made.

Yes, you can dispute these illegal charges. But that can take months or even years, and often costs lots of money, to resolve the issue and restore credit. So the wise thing to do is to be extremely cautious to begin with.

Always make several photo copies of both sides of your credit cards before leaving on a trip. Leave one set with a trusted friend. (But, be careful who you trust, since the majority of ID thefts are made by close relatives and friends of the victims.) Keep another copy in your luggage or the luggage of your travel partner, plus a list of the credit card company phone numbers in case you need to report a loss or theft. This way either the copies you left with someone or the list of phone numbers in your luggage will always be available if you need to call your credit card company and cancel.

It's also wise, if you're traveling with a spouse, to have separate cards with individual numbers for each name. That way if one is lost or stolen, you can travel on the other card until you get a replacement.

For your protection, if you become the victim of ID theft, immediately file a report with the local police. Also contact all your credit card companies and banks to inform them of your situation. Ask them if there's anything else you should do to protect your interests. Keep personal records of your conversations, including dates and names of people you speak with. Use certified mail with all correspondence and keep copies of all letters related to any problems.

By being forewarned, prepared and careful, you can travel safely, have fun and get the relaxation you truly deserve. And it all starts with taking on the responsibility for protecting yourself.

Katie Byrd will take you by the hand and teach you the skills she's used to journey from a financially strapped, bad credit nightmare to debt free abundant living. To find out more visit: <http://abundanceandwealth.bellaonline.com>