**Social Security Column**

# HOW YOU CAN PROTECT YOURSELF FROM IDENTITY THIEVES

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Identity theft is when someone uses your personal information to impersonate you or steal from you. These crimes can impact your physical, mental, and emotional health and lead to lost opportunities that are often hard to measure. Learning more about identity theft can help you keep your personal information safe.

## **Types of Identity Theft**

There are 2 types of identity theft you should be aware of:

* Thieves stealing your data, physically or digitally, without contacting you directly.
* Thieves contacting you directly and convincing you to provide sensitive information.

In these instances, you may never know how the thief got your information.

## **How Identity Thieves Use Your Information**

Identity thieves steal personal information like your name, address, credit card or bank account numbers, Social Security number (SSN), and medical insurance account numbers. They use this information to:

* Buy items with your credit cards or bank accounts.
* Obtain new credit cards or accounts in your name.
* Use your SSN to get a job.
* Open phone or utility accounts in your name.
* Steal your tax refund.
* Use your health insurance to obtain medical care.
* Pretend to be you if they are arrested.

## **How to Spot Identity Theft**

To spot identity theft:

* Keep track of your mail for missing bills or other documents.
* Review your credit card and bank statements for unauthorized transactions.
* Obtain and review your credit reports regularly to make sure they do not include accounts you have not opened.

## **Ways to Prevent Identity Theft**

While no plan is perfect, taking the precautions below can help you better protect your personal information:

* Protect documents that have personal information.
* Ask questions before giving out your SSN.
* Protect your personal information online and on your phone by using a strong password and adding multi-factor authentication when offered.
* Safeguard your information on social networks.

## **What to Do if You Believe Someone Has Stolen Your Identity**

* Report fraud to the company where it occurred.
* Contact a credit bureau to place a fraud alert on your credit report.
* File a complaint with the Federal Trade Commission at [www.identitytheft.gov](http://www.identitytheft.gov).
* File a police report.

For more information about how to protect your SSN from identity thieves, read our publication, *Identity Theft and Your Social Security Number* at [www.ssa.gov/pubs/EN-05-10064.pdf](https://www.ssa.gov/pubs/EN-05-10064.pdf).  Please report suspected Social Security imposter scams — and other Social Security fraud — on the Office of Inspector General’s website at [www.oig.ssa.gov/report](http://oig.ssa.gov/report).

It’s important to protect yourself against identity theft because it can damage your credit status. Repairing this damage can cost you a great deal of time and money.

Please share this information with your family and friends.

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