Personal Safety: Identity Theft

What makes us unique is our identity. It is 'the individual character or personality of an individual,' and when a person is a victim of identity theft, stolen are these 'different characteristics'.Thus, identity theft victims often feel a profound feeling of breach as they struggle to regain their good name. However, there are ways to help end this crime that affects millions of innocent Americans. There are three important ways for teens to protect themselves against identity theft, teens should understand how identity thieves work, guard their personal information, and learn how to fight back.

Identity theft is a growing problem in the world electronic community. It is the fastest growing crime in the United States (Reed, 2). The Department of Justice in the U.S. indicated that 8.6 million Americans suffered from identity in 2010. It is 2.2 million more than in 2005. A total financial loss was estimated as 13.3 billion dollars. (Tugent, 4). On average, it is necessary to spend approximately 33 hours and 500 dollars for victim in order to resolve the identity theft crime. About 19 people become the victims of the identity theft each minute. One of the main problems is that it is difficult to detect the criminals and arrest them. Only 1in 700 identity crimes end up with the arrest (Reed, 5)

Electronic and computer technology development gave the push to the appearance of a new type of crime such as identity theft. The identity theft began spreading in the United States in the second half of the 20th century. It was based upon the widespread introduction of services that were provided remotely, without the personal presence. There are many ways of protection that banks and government use in order to escape the identity theft among the general population. However, people should guard their personal information on their own. Many people prefer to buy goods over online shopping. Thus, it is important to clear logins and passwords while using a public computer. It is better to pay from credit cards which have guarantees under federal law. It is important to be careful while entering personal data on different Websites. People should monitor their credit reports, bank and credit card statements. For companies and large corporations, it is necessary to shred all sensitive documents that can provide the criminal with financial and private information.

The frightening reality is that could happen to anyone. Many identity thieves have ways in which of obtaining data on their victims. like Dumpster Diving. They rummage through trash searching for bills or different paper together with your personal data on that. Skimming. They steal credit/debit card numbers by employing a special memory device once process your card. Phishing. They faux to be money establishments or firms and send spam or pop-up messages to urge you to reveal your personal data. Changing Your Address. Old school Stealing. They steal wallets and purses; mail, together with bank and mastercard statements; pre-approved credit offers; and new checks or tax data. They steal personnel records, or bribe staff. Pretexting. They use false pretenses to get your personal data from money establishments, phonephone firms, and different sources. (“Identity Theft and Scams.” United Bank) These are more extra words Teens should also know how to protect their personal information from getting stolen. Go all out with passwords, for starters, you do need passwords to protect your data even though many Americans do not see it that way. Consequently, always use passwords, and the stronger the password, the better. Mix up your password. Identity thieves are counting on the

fact that you will use the same password for all of your electronic devices and for your key financial accounts. Once a fraudster obtains a single password, access to the rest of your accounts is easy to accomplish, if every password is the same. Stop an identity thief from accessing your data by mixing up passwords. Stay away from shady websites and links. Avoid clicking on any suspicious-looking links in emails or text messages. Identity thieves routinely use emails and websites that look similar to your bank, credit card company, mortgage lender, or other financial institution. Nevermore, never give out personal information. The fact is, no legitimate organization will call and ask you for personal information like a bank or credit card PIN number or Social Security number. If you suspect a call is potentially legitimate, ask for the caller's credentials, hang up, and contact the organization using the phone number listed on your financial institution's bank statements.

Identity theft could be one of the main criminal issues in the future. The growing number of cases only proves this tendency. It is difficult for the authority to detect criminals who are going to commit the identity theft. That is why people should always be careful with their personal information.