

10 Ways to Protect Yourself Against Identity Theft

Few people would ever dream of leaving their house unlocked while they're away. And yet, many of us do something very similar by failing to protect our identity. When you think about it, identity theft is far more serious than the theft of one of our prized possessions. Just ask anyone who's ever experienced identity theft, and you'll see what a nightmare it can turn out to be.

Protecting yourself against identity theft is not difficult, and many of the steps require just a little common sense. With a little effort, you can do a great deal to keep your private information safe and secure from those who are intent on stealing it.

1. Don't leave your belongings unattended.

Keep a vigilant eye on your belongings – especially anything that contains sensitive information like your wallet, cell phone and laptop computer. Never let them out of your sight when you're in a public area – and this includes while you're at work. While you may think you can trust your coworkers, what about the visitors who are constantly coming and going – the people making deliveries, cleaning people and friends of coworkers. If you have to leave the area – even for a short time – take your valuables with you ... or, at the very least, keep them in a drawer of your desk out of plain sight. If you have a file cabinet that can be locked, place your belongings in there and lock it while you're gone.

2. Empty your wallet of unnecessary items.

Most people today carry three or more credit cards with them wherever they go. Some people even carry their Social Security cards in their wallet. You can help prevent identity theft – or minimize the damage if your wallet is stolen – by carrying only the cards you really need. You probably don't need to carry more than one credit card; leave the rest in a secure spot at home. And unless you're applying for a passport, your Social Security card is almost never needed. Empty your wallet of all but the essentials, and you'll have less to worry about should your wallet ever disappear.

3. Shred your papers; don't just throw them away.

A paper shredder – preferably, the crosscut kind – could be one of the best investments ever. Any papers that contain personal information should be shredded. And do not throw away unopened mail without looking inside to see if there's any personal information about you inside. If there is, shred it.

4. Guard your laptop.

Have you ever taken your laptop with you to a coffee shop to do some work away from the office? Some people have gone for a free refill only to return to their table and find that their laptop is gone. While losing the computer is bad enough, just think about all the personal information stored inside! That's why a laptop computer lock – which secures your computer to an unmovable object like a table or desk – is a must-have computer accessory. Some people even lock their laptops at home just in case their home is burglarized.

5. Set passwords and remember them.

Though a password is very easy to set up, most people don't bother to use them to protect their computers. And even more have never protected their cell phones by setting a password. Make sure your passwords are difficult to guess and change them from time to time. Most important, write them down so you won't forget them ... and keep the list in a secure area where no one but you can find it.

6. Delete computer files once and for all.

When you are ready to get rid of an old computer – perhaps by donating it to a worthy cause or giving it to a friend – keep in mind that when you delete files, the files are still there on your hard drive. They just can't be seen in your directory ... but computer gurus know how to restore the files you only *thought* you erased. So use software that's readily available on the Internet to permanently erase files before getting rid of your computer.

7. Don't reveal too much on social networking sites.

Some people are an "open book" when talking with their friends. But when you're using any of the dozens of social networking sites on the web, remember that other people are often "eavesdropping" on your conversation and watching every word you write. And some of these people may be looking to steal your identity. Don't write anything that you wouldn't feel safe in telling a total stranger.

8. Give your information only to companies you trust.

Online shopping is probably more safe today than ever before. However, you should give your credit card information only to companies you trust. Most major online retailers have secure websites. If you have any concerns, place your order by phone. (But never place a phone order from your cell phone.)

9. Check your credit card statements carefully.

If you don't recall making a purchase or if anything seems questionable about your statement, contact your credit card company. Most of the time, you'll discover that the charge was correct. However, a credit card statement that doesn't quite "add up" may be your first early warning sign of identity theft.

10. Report any loss immediately.

If your personal information is ever stolen, report it immediately. To help you do that, keep a list of all your credit card, checking and savings account numbers ... as well as the phone numbers of the financial institutions so you can contact them immediately. Then keep your list in a safe place.