Identity Theft and Credit Safety
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What is Identity Theft?
What is identity theft?

- Fraudulent access and use of a person's private identifying information for financial gain
  - Steal a person's name, credit card number, social security number or driver's license number

- One of the fastest growing crimes
How does it happen?
How does it happen?

The individual gains access to your information by:

- Robbing the account holder
- Searching through trash for documents
- Phishing
- Skimming
Reporting Identity Theft

- Contact Credit Bureaus
- File a police report
Reporting Identity Theft

- Contact the Federal Trade Commission (FTC)
- Contact bank and credit card companies
Effects of Identity Theft

- Ruin credit score
- Financial strain
- Stress
Protecting Yourself

- Safe internet use
- Destroy financial records
- Guard social security information
Protecting Yourself

- Check credit reports once a year
- Check for Identity Theft Protection plans
Resources and References

Images:
- Microsoft Office Clip Art: Used with permission from Microsoft

Websites:
- Credit Union National Association
  http://anytime.cuna.org/15608/index.php
- Financial Literacy Now
  http://www.financiallitnow.org/index.shtml
- Practical Money Skills
  https://www.practicalmoneyskills.com

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