



Learn Ways to Protect Your Identity

Your personal information is a precious commodity and should be treated as such. It should be guarded like treasure and only shared with those you trust. Protecting your information can be the best way to defend yourself against identity theft.

Defend your Social Security number

Don't carry your Social Security card around with you or write your Social Security number on checks. Don't give your Social Security number to everyone who asks for it. Of course sometimes it is necessary- for employment, filing taxes, opening a bank account- these are all legitimate reasons. If someone asks for your Social Security number and you are not absolutely sure that the person asking absolutely needs your social ask them:

- Why do you need my Social Security number?
- How will my Social Security number be used?
- How do you protect my Social Security number from being stolen?
- Can I provide some other form of personally identifying information like a password?
- What will happen if I don't give you my Social Security number?

If they can't give you good answers for these questions, you will want to think twice about giving out your number.

Shred, shred, shred

Shred everything. No exaggeration. If it has your name on it, through the shredder it goes. The lovely mailing labels that you get from charitable organizations-shredded. The 'convenience' checks that your credit card company sends get shredded.

If you don't feel up to shredding everything, there are still some key things that should always be shredded before going in the trash. Pretty much anything with your signature, medical information, account numbers, passwords, and social security number should be shredded once you no longer need the document. If you need to keep the document for some reason it should be kept under lock and key in a secure place in your home.

Defend your Mail

Unless you have a lock on your mailbox, your best bet is to always deposit your outgoing mail in those big blue post office boxes or better yet at your local post office. Or give directly to your mail carrier.

Defend Online

Place passwords on your credit card, bank, and phone accounts. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your Social Security number, your phone number, a series of consecutive numbers, or a single word that would appear in a dictionary.

Using pass phrases can also work well (and be easier to remember than a random series of numbers and symbols). For example you might use the phrase "I walk by white flowers" and make it into a pass phrase by replacing the vowels with numbers, the 'I' in 'white' with an exclamation point and capitalizing every fourth letter like this: 1w4LkbyWh!t3fl0W3rs.

Following the relatively simple steps above and a little extra work on your part to keep your private info private can make all the difference where identity theft is concerned.

Article submitted from GreenPath Financial Wellness.

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