Alen Dimitrov

5/19/12

Mod 9a

**3 Identity Theft Questions**

 **How can identity theft affect a person’s life?**

 If you are the perpetrator doing identity theft, it’ll be pleasant for you since you’ll be getting a bunch of benefits from it. That happiness will only last for a bit then you’ll be caught and arrested and they it’ll be terrible for you. If you are the victim then you’ll lose a lot of money and maybe even your name or property. The victim suffers the most and it isn’t exactly calming when you’re identity is stolen. Always keep your stuff safe!

 **What are the potential consequences of identity theft, both for the perpetrator and for the victim?**

 The consequences of identity theft for the perpetrator vary from state to state, in some states you’ll be in jail up to seven years with $25,000 in fines while in others it’s up to 10 years or more and you aren’t offered a price for bail. If you get caught as the bad guy in identity theft your life is gone, and it’ll be the right thing for you not to have the life you used to… Identity theft isn’t a game, many people suffer from it, in 2003, about 500,000 to 700,000 had their identities stolen.

When you’re the victim you’ll suffer many losses like money. The person who’s stealing from you will continue to do so until you’ve lost everything. Sometimes it’s difficult to catch these people because when they obtain your information, they control most accounts that you hold dear. When you are robbed this way, you’ll suffer more than the perpetrator after he’s caught. You’ll need to learn ways to protect your information and do your best to keep it hidden only to yourself.

**Describe at least 5 ways individuals can protect themselves against identity theft.**

* You can protect yourself by purchasing a shredder and shredding all your important papers and other financial information that provides access to your private information. And don’t forget to shred your credit card receipts.
* Never throw away anything in the trash/dumpster that someone could use to become you. Always shred stuff.
* Cancel all credit cards that you do not use or have not used in 6 months. Thieves use these very easily, open credits are a prime target.
* Memorize social security numbers and passwords, don’t leave papers around that have that information on it. You can leave hints that only you’ll understand but don’t leave notes around that exploit that information.
* NEVER EVER give information on websites that you aren’t sure of and NEVER EVER give information over the phone, especially if you do not know the person.