

\$hredded Bliss

by vcmorris - Thursday, April 23, 2009

<http://thethinpinkline.com/2009/04/23/hredded-bliss/>

To shred it or not to shred it? That should *never* be the question when it comes to getting rid of any papers that contain *any of your personal information*.

Your Social Security number, credit card number, bank accounts and other information that uniquely identifies you - must be protected. If not, you're a prime target for identity theft which is now considered the largest white-collar crime in the history of the United States.

Identity theft is when someone uses your personal identifying information to commit fraud or other crimes. Let me be clear: identity theft *can* happen to you. The Federal Trade Commission says it will happen to 1 in 6 Americans this year alone.

So how do you protect yourself, your good name , your personal information?

Start by buying a shredder. You can get a basic one for under \$20 (<http://electronics.pricegrabber.com/paper-shredders/p/463/>) although I recommend spending a bit more to get a cross-cut shredder or my personal favorite - a *confetti* cut shredder. Talk about \$hredded bliss!

Some other ways to protect your personal information:

- Safeguard your Social Security number. It's the ultimate key for fraudsters to successfully access your account.
- Know when you're required to give out your unique nine digits aka your Social Security number - and when you're not.
- You must list it when you do your taxes, open a new bank account, get a line of credit and get a driver's license.
- Medical offices and utility providers might ask for it but know that you are not required to give it to them.
- Never give out your number if someone calls and requests it to verify your information.
- Don't trust caller ID - fraudsters have technology to make the call look like it's coming from a legitimate financial institution.
- Always be careful where you store your Social Security card. Never keep it in your wallet or car glove compartment and never print it on your personal checks.
- Never send your Social Security number in an email, mobile text or on a website in order to complete a purchase.

If you're on a secured website where you must include any personal information, make sure you are not using a public computer. And it's not a good idea - when using your own computer with free Wi-Fi - to enter your information. Sad but true, hackers have multiple ways of intercepting technology.

Some other tips to avoid falling victim to identity thieves:

- Be skeptical of charities. I'm not being a grinch. It's just that scam artists will try any tactic to get your money or information. A legitimate charity that solicits you on the phone will honor your request that they send information to you in the mail.
- Be cautious with retailers. Many now ask for your phone number or email address when you make a purchase. It's usually for their database to market additional products and services to you. But just because they ask - you don't need to give.
- If you're job hunting, a *potential* employer should only get your Social Security number if they hire you.

You can't absolutely stop identity theft from happening to you - but you can sure make it less likely. So when it comes to protecting your personal information - the rule of thumb: when in doubt, don't give it out. And when getting rid of any document that has any of your personal information on it: don't ever toss it out, instead *shred!*

Here's to your health and wealth!

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