

Lesson 1
READ THIS STORY #2, Basic

Identity Theft

Your name is your personal label. If you dislike the one you were given, it is not impossible to change your name. But you must follow certain procedures before a new name will become your legal name.

A criminal who steals your name is guilty of identity theft. These days, it's quite easy for someone else to obtain the date of your birth and your social security number. An imposter can use that information to obtain a credit card, apply for a false drivers license to avoid traffic tickets, open a bank account, and even file false income tax information. Identity theft is illegal and indefensible.

Unfortunately, you may not realize that you have become a victim until a warrant is issued for your arrest (due to an unpaid traffic ticket), or you are turned down for a loan because of a poor credit rating. So it's a good idea to check your credit report every year. Insist that any errors be corrected. It's inadvisable to ignore any indication that someone else may have stolen your identity.

Although it sounds illogical, it can be difficult to prove that you have been robbed of your own name. You may become impatient trying to prove that your security was breached. You may be eager to have the crook imprisoned, but unfortunately, it often takes considerable time and money to catch the criminal. So think twice the next time someone wants to verify your social security number over the phone.