

03/06/2014

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Identity theft is when someone steals your personal information and uses it pretending to be you, usually to get money but sometimes just to be mean. It can happen in many ways, but now that we have so much personal information on our computers, laptops, tablets and smartphones, these devices are tempting targets for ID thieves. They don't even need to steal your phone or computer – they can get the information it contains without your even realizing it. And if they need more information about you, they may try to trick you into providing it.

What's the harm? ID thieves could wipe out your bank account, open credit accounts in your name or take over existing accounts and wreck your credit record, or alter your health records by posing as you to get medical services. They could also create trouble for you with the IRS by using your Social Security number and other information to get a job. When you file your tax return, you could find that someone else already has, and got a tax refund.

Even worse, if they get into trouble with the law they could give your ID as theirs. If you're stopped for a minor problem like a broken taillight and the officer checks the computer, you could be arrested on an outstanding warrant for something you never did.

And your reputation could be damaged if someone gets into your social network account and posts embarrassing photos or malicious comments, making it look like you did it.

ID thieves can also target your friends and relatives. For instance, if they get into your email or other messaging services they could send desperate-sounding pleas to your contacts saying you've been in an accident or have some other emergency and need money to be wired to you immediately. Of course, it's the scammer who picks up the cash, not you. Another scam is to send your contacts a message pretending to be you with an attachment or website to click on. Your friends and family trust you, right? So they'll click on it and when they do, nasty programs called malware could be secretly downloaded to their devices to steal their account numbers, passwords, and other personal information. Now

you
are responsible for their becoming victims.

Taking simple steps like not posting your personal information for all to see, using strong passwords to lock your accounts and devices, only downloading apps and other things from trusted sources, ensuring that your devices have protection against malware, and being careful about what you do when you are using public Wi-Fi can save you from a world of pain.

Watch our funny [video](#) and read our [tips](#) to learn how to protect yourself and the people you care about from id theft and fraud.