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Protect Yourself From Identity Theft As An Online Degree Candidate

By Joyce Jackson

As degree candidates in standard programs there is campus training every semester on personal safety and how to get around campus at night. As an online degree candidate you do not have those concerns but you do have identity theft.

Identity theft is a huge and growing proliferating problem. What is fairly new however, is the danger it poses to online degree candidates. Yes, your records and degree are in danger of being stolen. Here's how to protect yourself.

What is identity theft?

Identity theft occurs when someone steals your identity and impersonates you in order to obtain student loans or other forms of financial aid. Fraudulent credit card accounts could be opened or other criminal acts committed using your identity.

You may not know when it happens. One day you may be turned down unexpectedly for a loan, get a call from a collection agency about an account you never opened or worse yet, a call from the police about a crime you didn't commit. Suddenly you are a victim of identity theft.

What are the effects of identity theft?

On average, identity theft is not discovered until 14 months after the crime has occurred. By this time, the thief has wreaked havoc on the victim's credit rating. Victims might spend months or even years regaining their credit worthiness. In the meantime, the victims find it difficult to obtain loans, get a job, an apartment, or even write checks.

How does identity theft happen?

Criminals steal personal information, such as Social Security numbers, driver's license numbers, ATM card numbers, telephone calling card numbers and other key pieces of personal data and use them to impersonate their victims. After assuming your identity, they will quickly move to spend or borrow as

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much money as they can before moving on to their next victim.

Methods with which criminals gain access to your identity online: Pose as your bank or utility company needing to "update their records" Grab information off Internet sites that are not secure Once the thief has this information, they may open a new credit card account or apply for financial aid using your identity and their address. Chances are, you will be unaware that any of this has taken place until the bills go unpaid. The creditor then reports the delinquency to your credit file.

How do I protect myself from identity theft?

Prevention is the first step in battling identity theft. To minimize the risk of someone's stealing your identity and the hassle of cleaning up the aftermath, follow these guidelines:

– Be very careful in giving out your credit card, social security number, bank accounts and other information online.

– Do not give personal information or account numbers to anyone claiming to be from your degree program until you have confirmed the identity of the person requesting the information and verified that you need to provide them with the information.

– Know what type of student financial aid you are applying for (e.g. loans, grants) and the amounts of the aid awarded. Make sure the amount is promptly credited to your school account.

– Immediately report the suspected theft or loss of a key identification document such as a driver's license, passport or Social Security card to the issuing agency.

What should I do if I become a victim of identity theft?

First, contact the fraud department of each of the three major credit bureaus. Request that a "fraud alert" be placed on your credit file. This alert will warn creditors to be especially careful in authenticating the identity of anyone claiming to be you. This means you cannot obtain instant credit, a minor inconvenience in light of the damage identity theft can do. File a report with your local police department and make sure to get a copy. Contact each credit grantor who has opened a fraudulent account to let them know that you are not the person responsible for opening the account. Have them close these accounts. If you open new accounts, make sure to place passwords on them. Call the Identity Theft Toll-free Hotline at 1-877-438-4338. This is the central point of contact within the federal government for reporting incidents of identity theft.

Remember to close the accounts that you know or believe have been tampered with or opened fraudulently. If someone has stolen your identity and you are concerned about your AES-guaranteed loans or grants, or are suspicious about student financial aid granted under your identity, you may contact AES Investigative Services at 717-720-2740, or via email at:

investigativeservices@aesSuccess.org

. EQUIFAX:

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Joyce Jackson writes extensively on the advantages of Online Degrees. More tips, articles, resources and information are on her website:

<http://www.theonlinedegreeguru.com>

Fighting Identity Theft

By James H. Dimmitt

Chances are good that you know someone who has been victimized by the fastest growing crime – identity theft. The Federal Trade Commission (FTC) reported that there were 10 million cases of identity theft in 2002 alone. It's estimated that someone's identity is stolen every 79 seconds.

The bad news is with increasing amounts of personal information available to an experienced identity thief, it shows few signs of slowing down. The good news is that identity fraud is now a federal crime with stiff penalties for those who perpetrate these crimes.

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Here are a few simple steps you can take now to minimize your risk:

1) Check your credit report annually, if not more often. Most victims of identity theft don't realize they've been victimized until 14 months after the crime. By then the damage is done and you will spend a significant amount of time and money trying to correct it.

2) Keep your Social Security number private. Do not have it printed on your personal checks or drivers license. Do not share it with anyone, including merchants, unless they can provide a good reason for having it. Once someone has your Social Security number they have the key to unlocking your identity and using it fraudulently.

3) Shred offers for pre-approved credit cards that you receive by mail. Do the same with any receipts that contain account numbers or your Social Security number. Identity thieves are not afraid to go "dumpster diving" in order to obtain your personal information.

Identity theft has become the fastest growing crime because it is the most profitable crime. On average, the loss from identity theft is about \$18,000.00. Taking these precautions now can you save you from becoming another statistic in the fight against identity theft.

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James H. Dimmitt

James is editor of "TO YOUR CREDIT", a weekly free newsletter. Subscribe to the newsletter by visiting

<http://www.yourfreecreditreportnow.com>

. He is also author of "Identity Theft – How to Avoid

Becoming the Next Victim!" available at

<http://tinyurl.com/bc45>

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Fighting Identity Theft

WILL THE REAL YOU PLEASE STAND UP? How To Prevent Identity Theft

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