



My Identity Is My Own – 4 hours

When Bad Things Happen to Your Good Name

Identity theft is America's fastest-growing crime. Last year alone, more than 9.9 million Americans were victims of identity theft, a crime that cost them roughly \$5 billion. This workshop is a resource to inform participants about the crime of identity theft. It provides detailed information to help you protect yourself from identity theft, and the steps to take, if it occurs. Learn how, despite your best efforts to manage the flow of your personal information, skilled identity thieves may use a variety of methods to gain access to your data. Identity thieves destroy 1 out of 5 Americans' good credit each year.

Course Topics

Identity Theft Defined

- How Identity Thieves Get and Use Your Personal Information
- ID Theft: What's It All About?
- Identity Crisis - What to Do If Your Identity Is Stolen

Types of Identity Theft

- Bank Accounts and Fraudulent Withdrawals
- Credit Card Fraud and Electronic Banking
- Investment Fraud
- Fraudulent Checks and Other "Paper" Transactions
- Passport Fraud
- Social Security Number Misuse
- Tax Fraud

Identity Protection

- Free Annual Credit Reports
- Vigilance – Be Alert
- A Special Word About Social Security Numbers

Immediate Steps for Identity Theft Victims

- Proof that You're a Victim
- Fraud Alerts on Your Credit Report
- Correcting Fraudulent Information in Credit Reports
- Closing of Accounts
- Police Report Filing
- Complaint Filing with the Federal Trade Commission
- Identity Theft Reports
- Tips for Organizing Your Case
- Your Course of Action Outlined

Recurrence Prevention

- What To Do Today
- Vigilance
- Avoidance of Credit and Charge Card Fraud
- How to Avoid Identity Theft – Stay Alert

Course presented by Educational Resources, Inc. 703-904-1800.