

Don't Let Santa Steal Your Identity: Preventing Identity Theft During the Holidays



Shredding paper is just the first step in protecting yourself from a savvy ID thief. To safeguard sensitive info, you must develop the mindset of a spy. John Sileo, author of “*Stolen Lives: Identity Theft Prevention Made Simple*,” reveals common cons and how thinking like a spy can save your identity.

Identity thieves don't always go to elaborate lengths to obtain vital personal information. Sometimes, all they have to do is ask. And piece by piece, people give away their most valuable financial asset – their identity.

Over the next two years people who don't take significant steps to protect themselves have roughly a one in ten chance of having their identity stolen. Many of those individuals could save thousands of dollars in personal loss and legal fees if they would train themselves to “think like a spy.”

“Shredding paper isn't enough,” says John D. Sileo, author of *Stolen Lives: Identity Theft Prevention Made Simple* (DaVinci Publishing, \$14.95, www.ThinkLikeASpy.Com). “To prevent identity theft you must think about privacy like a spy.”

Sileo's identity was stolen - twice - and used to commit a series of crimes, including \$300,000 worth of embezzlement. During the two year battle to recover his credit and reputation, Sileo spent more than \$9,000 in attorney's fees to keep himself out of jail. He also lost hundreds of work hours to phone calls and paperwork required to prove himself innocent. Now an expert in identity theft prevention and mitigation strategies, Sileo often speaks to associations, corporations and consumers about identity theft prevention and privacy.

Sileo says one of the most common mistakes he sees is that people willingly share private info with identity thieves who create a false sense of security when they. . .

- Impersonate someone who has access or power (a repairman, account manager, etc.)
- Lower a person's guard with flattery
- Accumulate data over several conversations
- Use scare tactics to induce a crisis mode
- Lower someone's self-esteem by demonstrating superior authority
- Put people at ease by claiming it's for security purposes
- Drop names of colleagues
- Gain trust by baiting others with accurate background

If you find yourself in any situation like those above, evaluate things carefully before releasing information. Don't let the feeling that you should “comply with authority” keep you from asking questions or from saying no. Your identity is valuable. Protect it with everything possible.

Will your life get stolen? Take the “Identity Theft Risk Test” at www.ThinkLikeASpy.com.