Introduction
Imagine this, on your free day, you decide to meet your friends at the mall to do some shopping. You see a great pair of shoes you've been dying for and you take out your debit card to pay for them. The guy at the register greets you with a smile and says that your social security is needed to activate the money transfer. Without thinking you give the store employee your social security number. Little do you know that this stranger plans to use your social security and your credit card information to make purchases that you will eventually be responsible for.

Research Question
What are ways in which your identity can be stolen, how to protect yourself from becoming a victim and what laws are in placed to protect yourself and punish the thief?

Background
A woman I know said she went to take money out of the bank to pay for her bills and her account was frozen. She didn’t understand why so called her bank, they came to conclusion that she was a victim of identity theft. She was really upset because she had bills to pay and money she could not touch. Now she is in an agency that calls her whenever there is an unusual movement taking place.

Credibility
The information I’m going to share with you comes mostly from a book called Identity Thieves, motives and methods, Gale Encyclopedia of Everyday Law, and a peer review.

Findings
Anyone’s identity can be easily stolen with just one piece of information.

- Your identity can be stolen from a family, friend, or neighbor.
- Your own family can get the information from inside of your house.
- Your friends can get the information by looking into your belongings.
- Your neighbors can look in your garbage or take letters out of your mailbox.
- Different employees have access to your personal information.
- When you do a job application, any of the employees can write down the data.
- When attending a hospital or clinic, they have all the information including your social security, this becomes an advantage.

There are many ways in which individuals can protect themselves from identity theft.

- Make sure to shred any papers with personal information before disposing them.
- Frequently check your accounts online to see any changes.
- Many thieves work alone and may take out the money and put the money back in within a few days so that you cannot tell the different.
- Request a credit report to see how active your account is.
- Request your bank to contact you whenever they something out of the ordinary taking place.
- You can demand for the transaction to be frozen if it is caught on time.

There are many laws that are implemented to punish thieves and protect victims.

- Every state has its own rules and laws so each state in the United States has its own way with handling thieves and victims of identity theft.
- New York’s law is a credit card restriction
- When people make a purchase with their credit cards they get a receipt, many people throw these receipts out which contain there first and last name along with their card number but New York's law states that only the last four digits can be written on the receipt.
- Thieves usually open up credit cards or have the credit card number and order numerous items online.
- New York Police Department has the right to trace where the purchases is going to or who used the card.
- This leads to an arrest, depending on how bad the thief messed with the person’s identity varies on how long they will get in prison, can be anywhere from five to twenty five years.

Conclusions
I have shown easy ways your identity can be stolen, ways to protect yourself and laws in placed for the thief and victim.
I hope everyone takes this matter seriously and thinks twice before distributing personal information. Thank You.

References

