

# PERSONAL FINANCE NEWSLETTER



## Identity Theft: Reduce Your Risk



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Identity theft is the act of having personal information stolen and used against you by identity thieves to obtain credit cards, loans, bank account access, cell phone contracts, and more, in your name and make fraudulent purchases. When the time comes to pay the bills, identity thieves disappear, leaving their victims deep in debt with their credit history destroyed. With just a few key pieces of information, identity thieves can wreak havoc on their victims' lives.

[According to the Federal Trade Commission \(FTC\)](#), military families report identity theft at twice the rate of civilians. Identity theft is not typically a "stand-alone" crime but, rather, part of another crime such as credit card fraud. [A 1998 law](#) made it a federal crime to use another person's identity to commit criminal acts. A Social Security number and driver's license are the two most misused forms of identification. Identity theft occurs in the following ways: stolen wallets or purses, stolen mail, a phony change of address form used to divert mail, and rummaging through garbage for identifying information (a practice known as "dumpster diving"). Also, fraudulently obtaining a person's credit report (e.g., posing as a landlord), personal information on the Internet, and misuse of information found in a person's home (e.g., a dishonest roommate).

[Read More.](#)

## Welcome

This month we are pleased to host Dr. Axton Betz-Hamilton as our April 21 webinar presenter.

Dr. Betz-Hamilton will speak from her professional experience as a child identity theft researcher and personal experience as a victim of child identity theft. The focus of this webinar will be repairing the damage of child identity theft.

[Learn more about this event here.](#)

## Mark Your Calendar!

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|-------------|--|
| APRIL<br>21 | <a href="#"><b>Child Identity Theft: Repairing the Damage</b></a>  |
| MAY<br>12   | <a href="#"><b>The Financial Implications of Caring for an Aging Parent</b></a>                            |
| JUNE<br>9   | <a href="#"><b>Building Financial Resilience: 20 Resources for Building Financial Peace of Mind</b></a>    |
| JULY<br>21  | <a href="#"><b>Consumer's Financial Protection Bureau Resources for Military Lifecycle Touchpoints</b></a> |

You can keep up with all of our resources and upcoming events by visiting our webpage!

[Click here!](#)