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## Question: Write a informative essay about identity theft. covering those p...

Write a informative essay about identity theft.

covering those points

intro

body 1

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conclusion

Financial identity theft. .

Tax identity theft.

Medical identity theft. .

Employment identity theft. .

Child identity theft. .



## Expert Answer



Anonymous answered this  
89 answers

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### Answer:

Identity theft is one of the most common crimes involving the misuse of personal information by others. This essay discusses the history of identity theft as well as the meaning of the term. It emphasises the various methods in which crooks might steal personal information. It identifies the most common kinds of identity theft and describes the repercussions for victims. It also illustrates the facts that support the paper's primary claims.

With the advancement of electronic and computer technologies, a new sort of crime, such as identity theft, has emerged. Identity theft began to grow in the United States in the second part of the twentieth century. It was founded on the growing use of remote services that did not require physical presence. It was accompanied, in particular, by the widespread use of credit cards among the general public. This form of crime is also linked to the use of the individual's Social Security number as an identification. Because of the widespread use of electronic devices and the widespread use of the Internet, the number of individuals who use the identity of another person has skyrocketed.

Identity theft is a crime in which personal information is fraudulently utilised for financial advantage. Other individuals can steal money using information from your Social Security number, credit card number, bank account number, phone calling card number, and other forms of personal data. In certain circumstances, all that is required to commit identity theft is knowledge of the victim's name. Identity theft victims may face not only financial losses, but also difficulties in restoring their reputation as a result of thieves utilising their personal information. Criminals can use stolen personal information to make fake loan or credit card applications, as well as make fraudulent withdrawals from bank accounts.

It is not essential for thieves to break into someone's home in order to commit identity theft. There are many more convenient and secure methods of obtaining pricing using personal information. Observe the victim as he or she inputs the credit card number into the machine or pronounces it over the phone. Some thieves may scavenge rubbish for copies of cheques, bank statements, or other papers containing the victim's personal data. One approach to obtain personal information is through the Internet, where someone with high-tech abilities may obtain passwords in order to hack email and steal personal information. Criminals can get access to company databases on a worldwide scale in order to steal consumer information and use it to gain an advantage in a commercial battle.

Criminal identity theft, financial identity theft, medical identity theft, child identity theft, and identity cloning are all examples of identity theft. When a person who has just been arrested gives authorities with a phoney ID or other stolen documents that identify him or her as someone else, this is known as criminal identity theft. As a result of the breach of their rights, it may be difficult for the victims to clear their criminal records. The most prevalent type of identity theft is financial identity theft, which is exploited to gain products, services, or credit. People usually steal credit cards together with a wallet and utilise them to gain cash. On a larger scale, individuals use computer programmes to steal private financial information and make transactions with the victim's money. When a thief attempts to purchase prescription medicines or see a doctor using the victim's name or health insurance numbers, it is known as medical identity theft. When the victim's payment records and credit report are mixed with the thief's health information, the victim's payment records and credit report are frequently harmed. Medical identity theft is one of the most serious types of identity theft since it might lead to the victim receiving improper medical care in the future. When a thief uses a kid's Social Security number to apply for government benefits or other necessities, it is known as child identity theft. Identity cloning is a sort of identity theft in which a perpetrator impersonates another person. They can conduct crimes under someone's name instead than taking private information.

**Financial identity theft.** When someone utilises another person's information for financial benefit, this is the most prevalent type of identity theft. A fraudster may, for example, steal money or make transactions using your bank account or credit card details, or use your Social Security number to obtain a new credit card.

**What you can do:** Regularly review your invoices, accounts, and statements. Some fraudsters may begin by making modest credit or debit charges in the hopes that you will not detect them, so carefully monitor your records. Contact your bank or credit card provider if you see a charge you don't recognise.

You may not get a bill or statement for new accounts opened in your name. A security freeze or a one-year initial fraud warning on your credit reports might assist you avoid opening new accounts. To discover how to place a security freeze on your Equifax credit report, go to our security freeze page.

Consider signing up for a credit monitoring service that will alert you to any significant changes to your credit reports.

**Tax identity theft.** Identity theft occurs when criminals get access to your personal information, which is then utilised to submit a tax return and receive a refund - your refund.

**What you can do:** Be on the lookout for phone calls, messages, and emails claiming to be from the IRS. The IRS will not contact customers through these channels and will not threaten legal action if they do. Responding to an unwanted phone contact, email, social media message, or text message with personal information is never a good idea.

Contact the IRS if your tax return is denied because someone else has previously filed a return in your name.

It's possible that you'll need to submit a fraud claim and get a PIN to use on future tax returns. Furthermore, if someone has filed a tax return in your name, they already have access to at least part of your personal data. You should carefully examine your credit reports and consider putting a security freeze on them.

**Medical identity theft** is a serious problem. A fraudster will exploit your personal information to obtain medical treatment in your name in medical identity theft.

**What you can do:** Examine any Explanation of Benefits statements you get from your health insurance provider for any errors or costs that are unknown. Notify your insurance company if you notice any. Make sure your medical records are up to date by consulting your doctor. If you begin to get invoices for medical services that you did not obtain, contact the provider and file a dispute.

Treat your medical identification with the same caution that you would any other sensitive data. Also, be on the lookout for fraudsters who may approach you about a "recent breach" in order to get your personal information.

**Employment identity theft.** Your information might be used by identity thieves to gain a job or pass a background check.

**What you can do:** If a potential employer asks for credit or bank account information for a background check, be sceptical, especially if you haven't been interviewed yet. Furthermore, any correspondence sent through a personal email account rather than a corporate email address should be avoided. The federal government's E-Verify website can show you all of the employers that have checked your records, allowing you to determine whether any are unfamiliar. More information about employment identity theft and E-Verify may be found at the Federal Trade Commission (FTC).

**Child identity theft.** Because most children under the age of 16 do not have credit reports, a fraudster can create credit accounts in their name without being noticed. Some young victims of identity theft may not be aware of the crime until they apply for college loans or a job.

**What you can do:** Check your child's credit record with one of the three national credit agencies. If this is the case, you can file an FTC Identity Theft Report and take further steps, such as freezing or locking your child's credit report. The Federal Trade Commission has further information about kid identity theft.

Banks and government agencies employ a variety of safeguards to prevent identity theft among the general public. Individuals, on the other hand, should be responsible for their own personal information. Many individuals prefer to purchase products rather than shop online. When utilising a public computer, it's crucial to clear your logins and passwords. It is preferable to pay with credit cards, which are protected by federal law. It is critical to use caution while inputting personal information on various websites. People should keep a close eye on their credit reports, as well as their bank and credit card accounts. It is vital for businesses and huge firms to trash any critical papers that might supply a criminal with financial and personal information.

Identity theft is becoming more common in today's cyber environment. In the United States, it is the fastest-growing crime (Reed, 2). According to the US Department of Justice, 8.6 million Americans suffered from identity theft in 2010. There are 2.2 million more people than in 2005. A total financial loss of \$13.3 billion was anticipated. (Tugent, n.d., p. 4). In order to settle an identity theft case, the victim must spend an average of 33 hours and \$500 on the investigation. Every minute, almost 19 people become victims of identity theft. One of the major issues is the difficulty in detecting and apprehending offenders. Only one out of every 700 identity thefts results in an arrest (Reed, 5).

### Conclusion

Identity theft may become a major criminal problem in the future. This trend is only confirmed by the increasing number of instances. The authorities have a tough time detecting offenders who are planning to conduct identity theft. As a result, people should constantly be cautious about disclosing personal information.

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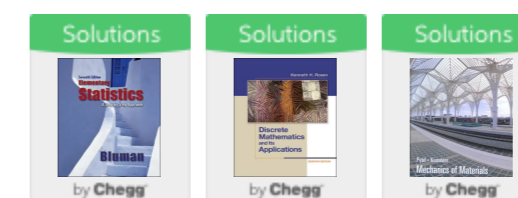
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