

Identity Theft and Your Online Job Search

By Sharon Davis

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While identity theft is nothing new, the Web has opened up whole new world of opportunity for identity thieves.

According the FBI, identity theft is the top online fraud. The U.S. Federal Trade Commission says that identity theft is its number one source of consumer complaints - 42 percent of all complaints, in 2001.

The thief will use your personal information to open credit card accounts, cell phone accounts, open bank accounts in your name and write bad checks leaving the victim with the bills and ruined credit ratings. Identity thieves may pose as representatives of banks, Internet service providers and even government agencies to get you to reveal your Social Security number, mother's maiden name, financial account numbers and identifying information.

In a recent article (<http://www.msnbc.com/news/830411.asp>), MSNBC reported the case of a man who fell victim to a fraudulent job listing that was posted at Monster.com. According to the article:

"It was just the job lead Jim needed: a marketing manager position with Arthur Gallagher, a leading international insurance broker. And only days after Jim responded to the job posting on Monster.com, a human resources director sent along a promising e-mail. Were interested in you, the note said. The salary is negotiable, the clients big. In fact, the clients are so valuable and sensitive that you'll have to submit to a background check as part of the interview process. Eager for work, Jim complied and sent off just about every key to his digital identity, including his age, height, weight, Social

Security number, bank account numbers, even his mothers maiden name.”

Jim spent the day canceling his credit cards, checking his balances and contacting the credit bureaus, but hes concerned that his information is now “out there”.

There are warning signs that can tip you off to fraudulent job listings. While these items dont necessarily mean that the listing is a scam, they are indications that you should do further checking.

- Incorrect grammar and spelling errors
- Phone or fax number area codes dont match the address given
- Unrealistic salary

Online job databases are not the only places that identity thieves cruise for personal information. In recent indictments across the U.S., individuals have been charged with obtaining and using personal information through various ways. In Miami, two individuals were indicted for illegally tapping the computer networks of restaurants using the cover of a dummy corporation. A clerical worker at the New York State Insurance Fund pilfered office files and used stolen identities (of people across the country as well as fellow office workers) to obtain goods and services. A phlebotomist at Kaiser Permanente admitted to using the personal information of patients and employees in order to open credit card accounts in various names.

Recently, an FTC investigation into a work-at-home scheme spawned an incredible “scam-within-a-scam” when a man pretending to be an FTC employee emailed hundreds of the scams victims. He requested personal information stating that it was to be used as evidence in the case.

While its impossible to completely eliminate the chances of becoming a victim, you can minimize the risk by putting the following to practice:

- If a would-be employer asks you for any personal information you should ask them for their contact information and then separately look up the companys information and contact them to verify that they actually exist. While its not unusual for an employer to ask for certain work-related information (like your work history and former employers), it is not appropriate for them to ask for personal information (like a social security number) unless you are actually being hired (and youve checked them out to make sure theyre legitimate). Even then, you should never be asked for financial information such as a credit card number.
- On online resumes, never include your social security number and keep even your work history brief.

- Check your credit card statements often. Believe it or not, many people never even check them!
- Be sure to follow up with creditors if your bill doesn't arrive on time. A missing credit card bill may mean that an identity thief has changed your billing address to cover their tracks.
- Order your credit report from one of the major credit bureaus each year and verify that everything is correct.

What to do if you've been a victim of identity theft:

The FTC maintains Consumer Sentinels Identity Theft Data Clearinghouse, the nation's repository for identity theft complaints. The FTC established the Identity Theft Toll-Free Hotline, 1.877.IDTHEFT (1.877.438.4338) and the ID Theft Website (www.consumer.gov/idtheft) to give identity theft victims a central place to report their problems and receive helpful information.

The Internet Fraud Complaint Center (IFCC) is a partnership between the Federal Bureau of Investigation (FBI) and the National White Collar Crime Center (NW3C). You can use their online system to file a complaint.

<http://www1.ifccfbi.gov/index.asp>

Sharon Davis is the owner of 2Work-At-Home.Com, the Editor of the site's monthly ezine, America's Home and mom to two girls. In her spare time she reminisces about what it was like to have spare time. To subscribe to her free ezine, visit <http://www.2work-at-home.com/subscribe.shtml>

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