

Gear'd Up

How To Protect Your Identity

By Jean Chatzky



If you're a 21st century being, you're likely on social media. Whether you're sharing your #OOTD (outfit of the day) on Instagram, expressing a political opinion via Twitter, or posting a video of your kid being objectively cute on Facebook, it's part of modern life. But could you be putting yourself at more risk than you know?

The answer is an unequivocal yes. Identity theft happens every two seconds, according to a study by Javelin Strategy & Research and in 2016, it impacted over 15.4 million Americans. Many cases are directly related to the information people voluntarily share on their accounts. "[Identity thieves] scour social media to identify people who put their whole life online," said Rochester, NY-based criminal defense attorney James Riotto.

Protecting yourself can be tougher than it seems. Paul Stephens, director of policy and advocacy at the Privacy Rights Clearinghouse says that something as minimal as sharing a name of your pet could potentially harm you. "Someone could use it as an answer to a security question," he says, "Or they could call you and use that information to make you think they know you."

While there are, unfortunately, no ways to keep yourself 100 percent safe, there also some things you can do to make your identity harder to hack. Among them:

Don't allow strangers to see your profile

Taking steps to keep your private information from unknown people is the key. Make your profiles private. Don't accept friend or follow requests from people you don't know. And

when you get direct messages from strangers, don't open them, especially if they have links or attachments. They may contain malware that can affect the device you're using and extract personal information from it.

Change and strengthen your passwords

Riotto suggests changing all of your social media passwords every 30 days. In addition, he says people should steer clear of passwords including birth dates, addresses, middle names, or any sort of information that could be discovered by an easy Google search. Instead, string together four or five random words and use that. Or, employ a password manager like Dashlane and use the nonsensical passwords it suggests.

Be mindful of what you post

Aside from not posting any personal documents, inspect your photos to make sure they contain nothing compromising. A mid-vacation photo, for example, is an invitation for a thief to visit your mailbox. A shot of your street gives your address away to anyone who may be looking for it.

In other words, we may live in a world where everyone seems to share just about everything, but the best thing you can do for your own safety is to be frugal with your information, Stephens says. If someone asks for your details, ask yourself: "Why would a person need this?" And should you be victimized, file a police report in short order. You're going to need it to put the pieces back together.

With Megi Meskhi