

station and filled out a report. But finding our thief didn't seem like their top priority. "You don't get it," I wanted to scream at the policemen. "Everything was in my backpack. You need to find my bag!" But I knew it wouldn't do any good, so I turned to Monga and said, "We have to look ourselves." We searched the streets for five hours—but then it got dark and we had to give up.

The police found a guy with our bags the next day. He'd gotten rid of most of our stuff and emptied out my wallet before they found him. When I told my mom about that, she got worried. "He could use your license and account numbers to sign up for stuff," she warned. But I thought she was overreacting. I mean, we canceled the credit card. Plus, he was a *guy*—what could he possibly do with my ID?

THE REAL DAMAGE

Two years later, in March 2003, I went to a local bank and applied for my first credit card. The teller processed my social security number and said, "We can't give you a card—you have delinquent reports on your account." I had no idea what she was talking about. "No, I don't!" I shot back. She said, "You have an unpaid cell phone bill." But that's impossible, I explained. "I don't have a cell phone!"

As I walked to my car, I was so frustrated that tears streamed down

my face. Why was there a cell phone in my name? How could it be so bad that I couldn't even get a \$500-limit credit card? I didn't have a clue how I was going to straighten this mess out.

When I got home, my mom helped me go online to order a credit report that would list all my debt so I could figure out what was going on. There were three Verizon charges totaling \$1,319, billed from different California addresses. It also showed a lot of failed attempts to get cell phones from other providers. Then I looked at the dates—they were all from March 2001—right after the theft. That's when it hit me: Someone had stolen my identity!

I started to flip out. I'd heard about identity theft on TV, but I never knew anyone who'd had it happen to them.

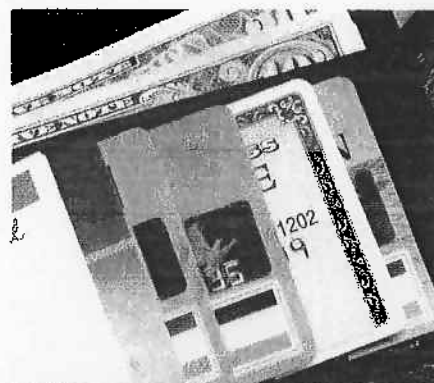
“Getting rid of my \$1,300 debt was a big ordeal.”

"But wait," my mom said. "This shouldn't have happened. After the robbery, I put out a fraud alert to protect you." She explained that this warned creditors to wait 90 to 120 days before granting me—or someone who might be posing as me—credit. But Verizon still let someone open an account. We guessed that the person—or thief—did this using my social security card, which had been in my stolen wallet.

THE ENDLESS PROCESS

If my mom hadn't put out that alert, the

SEVENTEEN SUMMARY Having good credit is important because it shows you're responsible with money—and that's something you'll need to prove if you want things like a credit card or a car.



preventing identity theft

- Hide your social security card. If this number is stolen, all your personal information is at risk.
- Shred personal info. This way, no one can find anything in your trash that can be used to open new accounts in your name.
- Ask why it's required. Don't just give out your credit card or social security numbers without approving how they'll be used.
- Read your statements. Verify the transactions on your bank and credit-card reports. If you don't recognize something, it could be a sign that someone has your info.
- Create unique online passwords. Use something no one will guess—no nicknames!

person using my ID could have charged so much more in my name. But even getting rid of my \$1,300 debt was a big ordeal. For a year I had to mail things back and forth to the credit agencies. Like, they needed the police report and proof that I'd never lived in California. Finally, this January, I was completely cleared—and could get a credit card!

I'm so careful about how I handle my ID now. I never leave things in the car, and I shred everything—receipts, bank statements, and bills—to be extra safe. Even so, my social security card is still in some thief's hands. And I'm scared someone might steal my identity again. ☹