



The Wall Street Journal. Complete Identity Theft Guidebook: How to Protect Yourself from the Most Pervasive Crime in America (Wall Street Journal Identity Theft Guidebook: How to Protect)

Terri Cullen

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It could happen when you make a routine withdrawal from an ATM, respond to an e-mail asking for information about an online account, or leave a new box of checks unattended in your mailbox. Identity theft is one of the easiest crimes to commit in America—and one of the hardest to prosecute. As thieves become increasingly clever, Americans have more reasons than ever to fear this elusive, ubiquitous crime. Now there's a book to help you beat it.

In two easy-to-understand sections, Terri Cullen, *The Wall Street Journal's* expert on identity theft, first walks you through the most common types of identity theft and how to arm yourself against them, and then leads victims step-by-step through the process of reclaiming a stolen identity. The average victim loses more than \$6,000 and spends approximately 600 hours negotiating the complex bureaucracies and paperwork—this book will help save time and effort by laying out the process. And by following the advice in the first half, you may never need the second!

You'll learn:

- how to avoid the most common scams, from “phishing” to “dumpster diving”
- why children under eighteen are the fastest-growing target, and how you can protect your family
- why your credit report is the single most important document for protecting your identity
- how to use the sample letters, forms, and other useful tools inside for recovering from identity theft

In today's marketplace, your two most valuable assets are your credit and your identity. No one should be without this vital guide to protecting them.

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