

## FEATURE ARTICLE



### Why Parents Need to Read... WTF (Why Teens Fail)

By [Mark Pribish](#)

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The new school year has either begun or is about to begin throughout the United States so I am writing another article on Child ID theft.

Over the last six years I have written numerous articles on Child ID Theft ranging from how the risky behavior of students using the internet, social media, blogs, and applications ([please see the article here](#)) and protecting your child's personal information at school ([please see the article here](#)) are important in protecting your child's identity.

This year, I have a recommendation for ALL parents with teenagers (or soon to be teenagers) to read my newest favorite book... **WTF (why teens fail)**.

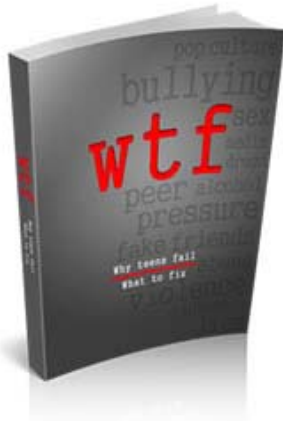


Image courtesy of [Why Teens Fail](#) website

WTF is written by current counselors, educators, law enforcement, and therapists who provide valuable insights about common mistakes made by teens and their parents in the digital age.

The objective of WTF is to turn common failures into stepping stones toward success. As a parent, grandparent, aunt or, uncle - one of our missions in life is to protect and educate our children, grandchildren, nieces, and nephews.

That said, I would like to highlight one chapter in particular titled "Your Child's Identity (Theft) Crisis" written by John Iannarelli who is the Assistant Special Agent in Charge of the Phoenix Division of the FBI, the FBI's number two position for the State of Arizona.

According to Iannarelli, "anyone can become a victim of identity theft, and because of their age, children may be the more desirable target."

Iannarelli has four recommendations for parents and children including:

- Teach children to never share their personal information with anyone unless they have a parent's permission to do so.
- Teach children to be safe online and to recognize that the person they are communicating with may not be who they claim to be.
- Make sure children understand that once they post their personal information online, it will be on the internet forever.
- Parents should check their children's credit report regularly to determine if they

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## LATEST ID THEFT NEWS

- [Why The Obamacare Data Hub Will Lead To Identity Theft](#)
- [ID-Theft Ring May Have "Thousands of Victims"](#)
- [Cuomo warns of increase in child-identify theft](#)
- [Back-to-school identity theft a threat to students](#)
- [Baby monitor hacked, spies on Texas child](#)

Visit our [Educational Website](#) for more news and resources.

## FACTS AND STATS

Over **500 million** data records of U.S. residents have been exposed due to data security breaches since February 2005.

## MORE RESOURCES

- [Are you at risk? Take our ID theft quiz](#)
- [Visit our complete Newsletter Archive](#)
- [Questions, comments? Contact us.](#)

## WE'VE GOT YOU COVERED.

If you still need to activate your Identity Program or would like to protect a family member, please visit our website. Or to speak to a professional Recovery Advocate please call:

**1.866.Smart68**  
(1.866.762.7868)

have been a victim of identity theft.

To conclude, WTF is a concept book focused on the sharing of information by subject matter experts who happen to be parents to help boys and girls who are tweens and teens and strategies for parents.

The book includes a wide range of topics ranging from the internet, technology, identity theft, bullying, drug use, and sexual assault with an emphasis on quality communications and the dynamics of family life.

I hope you learn from and enjoy the read as much as I did.

Sincerely,  
Mark

To learn more about these threats and how to protect yourself and your family from Identity Theft, you can read my past newsletters at the Merchants Identity Theft Educational Website at [www.idtheftedu.com](http://www.idtheftedu.com).

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## SCAM CENTRAL

### Charitable Contributions Costing Consumers!

Whenever a natural disaster strikes, human nature causes many to rise up and deliver help in whatever way they can. For most, this is often in the form of a charitable contribution to the Red Cross or some other disaster relief fund. In the past, we have examined how identity thieves often use such disasters to prey on human emotions to cash in. With that in mind, and with hurricane season once again closing in upon us, it bears mentioning that everyone should pay careful attention to how his or her charitable donations may be misused, or even stolen.

It is also worthwhile to take note that disaster relief funds are not the only types of charitable funds thieves target. Charities are also a favorite cover used by identity thieves and scammers attempting to steal your cash and identity. Whenever money is involved, scammers want a piece of the action, and there are no depths to which they will not sink to get it.

#### How It Works:

You receive a phone call from someone claiming to represent a charitable organization or a fundraising group asking you to contribute to his or her cause. Often, emotional pleas are employed to further persuade or "guilt" you into donating. Under pressure from the caller, you may be asked to divulge your credit card number to make a small donation. You may also be asked for your Social Security number, which the caller claims to be for tax purposes only. Once this information has been given, you may find yourself a victim of identity theft and that small contribution has now turned into a large nightmare.

The FTC offers a list of warning signs that a phone call from a so-called "charitable organization" may be nothing more than a scam. You can read the [entire list here](#), but a few are listed below for your convenience. A suspected scammer:

- Refuses to provide detailed information about its identity, mission, costs, and how the donation will be used.
- Won't provide proof that a contribution is tax deductible.
- Uses a name that closely resembles that of a better-known, reputable organization.
- Uses high-pressure tactics like trying to get you to donate immediately, without giving you time to think about it and do your research.

#### Your Defense:

For the record, there are many legitimate charitable organizations that make phone calls

on a regular basis. The real challenge is determining if the one calling you at the moment is phony or not. The FTC once again offers a checklist of precautions you can use to ensure that your charitable contribution goes to an actual charity that will benefit from your generosity, and that you do not become a victim of identity theft. You can view the [entire list of precautions here](#), but I have listed a few for your benefit below:

- Ask for detailed information about the charity, including name, address, and telephone number.
- Get the exact name of the organization and do some research. Searching the name of the organization online - especially with the word "complaint(s)" or "scam" - is one way to learn about its reputation.
- Call the charity. Find out if the organization is aware of the solicitation and has authorized the use of its name. The organization's development staff should be able to help you.
- Keep a record of your donations.
- Make an annual donation plan. That way, you can decide which causes to support and which reputable charities should receive your donations.

There are people in the United States and worldwide that benefit from charitable contributions on a daily basis, whether it in the form of money, food, shelter, time, or used items such as clothing, shoes, furniture, etc. Your donations are always welcomed, always needed, and can make a real difference to the quality of many lives. Do not let scammers deter you from making a generous contribution. However, be aware of which organization you are dealing with to ensure that every penny you contribute actually goes to charity.

If you believe your identity has been stolen, call **866.SMART68** today.

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