



THE SAVVY CONSUMER COLUMN

The Savvy Consumer
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Monitoring Youths' Internet Use Can Minimize Identity Theft Risk

Nashville, TN – With school out and summer kicking into gear, many youths may find themselves passing the time on the home computer – chatting with people through instant messaging, surfing the Web, sometimes even buying merchandise with credit cards.

While previous generations of children were reared with the time-worn adage, “Don’t talk to strangers,” the Internet makes it far easier for today’s youths to do just that – with little thought to the risks. Identity theft remains rampant in the global marketplace. And, many fraud artists rely upon unwitting Web surfers to divulge personal information through the use of fraudulent websites, the downloading of spyware, purchasing items on merchants’ unsecure sites – even apparently harmless conversation with other Internet users on social networking sites, bulletin boards and instant messaging platforms.

“Summer is a perfect time for Tennesseans to lay ground rules for Internet use for their children,” says Consumer Affairs Director Mary Clement. “The more informed children are about Internet risks and the steps they should take to avoid them, the less chance families stand to fall prey to identity theft.”

Children are often prime targets for identity theft by scam artists because they rarely have established credit histories and represent blank slates for criminals eager to run up charges in someone else’s name. Factor in curiosity and a false sense of invulnerability, and young Internet users with time on their hands can inadvertently share personal information with the wrong kinds of people on the Internet. Some tips for parents to consider:

- Talk to your children about what is appropriate Internet behavior for them. Be familiar with the sites your children frequent and the people they communicate with.
- To minimize the risk of credit card information being stolen, it might be wise to restrict online purchases to adult members of your family or to have the children delay purchases until you can make them together. If your children are old enough to be entrusted with credit card information, make sure they understand guidelines for what sorts of purchases you will allow them to make and from what specific websites.

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- Invest in computer software that tracks and regulates their usage of the Internet. Also invest in antivirus software for your computer and perform routine security updates and maintenance on it to keep your online protection up to date.
- If you find that a member of your family has been a victim of identity theft, immediately contact your local law enforcement agency to file a report. Financial institutions often use the date of a police report filing to establish a time period for when fraudulent activity has likely begun.
- Visit the Federal Trade Commission at www.ftc.gov or the Tennessee Division of Consumer Affairs at www.tn.gov/consumer/ for more information on safe Internet usage and identity theft safeguards.

The Department of Commerce and Insurance works to protect consumers while ensuring fair competition for industries and professionals who do business in Tennessee.

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