

# Would somebody steal a debtor's identity?

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As a bankrupt individual, you probably think nobody would want to steal your identity. However, you are wrong! When you file a [bankruptcy case](#), you must disclose a significant amount of [confidential information](#). Thus, it is important to understand the protections that have been put in place to protect this personal information. It is also important to make sure your creditors do not put your private information at risk in their filings.

What can you do to protect your identity from being stolen? Below are a few simple tips that can help protect your private information:

- Passwords.** It is important to make your passwords difficult to guess. Most people use birthdays, anniversaries and other information that could be easily guessed. Also, if somebody else has your password, change it immediately.
- E-mail.** Many con artists use email as a means for obtaining confidential information. If you receive an email claiming to be from your creditor and it requests private information, it is important to contact your creditor directly. Very few creditors will contact you via email to request information.
- Credit Cards:** You should closely monitor your accounts. If you are notified of a fraudulent charge by your credit card company, ask for a new account number and card.
- Bank Information:** If your debit card number is stolen, cancel that card and cancel the PIN. If the account number is compromised, close the account and open another with a new number.
- Credit Report Monitoring.** If your financial information is compromised, it is important to request that your credit report be monitored. You should also request a copy of your credit report each year so you can confirm it is accurate. You are entitled to one free copy each year, available at [www.annualcreditreport.com](http://www.annualcreditreport.com).