

# Identity Theft....Don't let it cause your bankruptcy!

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One of the major causes of financial distress is [identity theft](#). There are fraudsters and scams everywhere. If they get ahold of your personal, financial information, they can wreak havoc on your life. Thus, it is important to take steps to deter identity theft:

- Avoid revealing personal information online
- Shred any unwanted documents
- Lock your mailbox
- Change passwords regularly
- Avoid telephone inquiries, surveys or prize winnings
- Be wary of emails requesting you to verify information

In short, you should try to reveal as little information about yourself as possible to unknown sources. If you begin to receive collection notices or telephone calls for past due accounts that do not belong to you, it is important to take immediate action! Your first step should be to obtain an annual credit report to see what credit activities are occurring in your name. If it appears that your identity has been stolen, it may be wise to contact an attorney.

If you are unable to correct the erroneous charges made in your name, it might be time to consider filing a [Chapter 7](#) or [Chapter 13 bankruptcy](#). A bankruptcy attorney at [The Koplen Law Firm](#) can review your individual circumstances and help you understand how filing for bankruptcy protection can help eliminate the fraudulent charges incurred in your name.

*If you are interested in learning how filing a Chapter 7 or Chapter 13 bankruptcy could benefit you, contact [The Koplen Law Firm](#). Bankruptcy is designed to give people who are in financial difficulty a "fresh start." Thus, if your debts are causing you undue stress, you should call us at [\(845\) 623-7070](tel:8456237070) for a consultation to discuss whether bankruptcy is the right option for you. Our offices are located in New City and New York City, New York.*