



Holiday Distractions Cause Vulnerabilities

Reduce stress and the risk of identity theft

If asked for words that describe the time between Thanksgiving Day and New Year's Day, one might say "joy," "happiness," or "togetherness" but it is likely that "stress," "busy," or "overwhelmed" would also make the list.

The unfortunate reality is that "risk" is also a word that should come to mind. With so many activities and demands, you could be vulnerable to those who are poised to take advantage.

The Mayo Clinic offered a [list of tips](#) for coping with stress during the holidays and as the Investigators at Kroll reviewed them, they found they could put a "reduce identity theft risk" twist on many of the tips. Consider these:

Be Realistic – The Mayo Clinic referred to letting go of the expectation of perfection and in a similar slant, the advice can pertain to avoiding a scam to steal your money or identity.

- Don't be gullible. No one is going to contact you and offer you \$1,000,000.
- Remember the saying, "If it seems too good to be true, it probably is."
- Ask yourself if the proposition you're facing makes sense. For example, if you receive an email offering you a rebate on something you didn't buy, and asking for your name and Social Security number, do not comply.

Plan Ahead – The Clinic's advice is to set aside time for various activities such as shopping, baking and visiting friends to avoid stress. Our advice is to plan ahead to secure your personal information:

- Don't take more items than you need when you are away from home, i.e. do not carry your Social Security card with you as a matter of routine.
- Don't announce travel plans on social media sites.
- Have your mail and newspapers held if you are traveling.

If you plan ahead, you are less likely to feel frenzied and in turn, less likely to leave your purse or wallet somewhere, leave your home unlocked, or do something else that might put your personal information at risk.

Learn to Say No – The professionals at the Mayo Clinic suggest that if you say YES when you should say NO, you may become resentful and feel overwhelmed.

When overwhelmed, you are more likely to make a mistake that could leave you vulnerable to identity theft.

- Don't react to offers of credit, unsolicited email messages and uninvited phone calls too quickly. Scammers are often successful because they catch you off guard.
- Don't let the pressure of a "limited time offer" or something similar make you do something that doesn't feel right. Trust your intuition.

Don't Abandon Healthy Habits – Mayo reminds you to avoid overindulgence in certain foods and drinks as well as ensuring you are getting regular amounts of sleep and exercise. Our advice includes not dropping any habits that can protect your identity:

- Check financial statements at least monthly.
- Do not leave personal items (phones, purses, wallets, laptop computers, for example) in a car.
- Be stingy with your personally identifiable information.

Seek Professional Help If You Need It – Of course, the Mayo Clinic staff is referring to a physician or mental health professional. However, it is also important to remember that you have access to a team of professional identity theft experts at Kroll. Don't hesitate to call an Investigator if you have a question or concern about identity theft.