

**Special Report**

**How Kids Put Their Parents at Risk to**  
**Identity Theft**

**By Dan Ivancic**

**[InternetSecurityForParents.com](http://InternetSecurityForParents.com)**

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Many kids dominate the home computer today. Not only can this lead to certain dangers for your kid's, but it can also lead to serious identity theft problems for parents.

Identity theft is one of the fastest growing crimes in the world and it has devastating financial effects on its victims. Victims of identity theft typically do not discover they've become a victim until 14 months after their identity has been stolen. In that 14-month period, their credit history will most likely be destroyed and replaced with massive unpaid debts. Many victims of identity theft spend several months or even several years trying to reestablish their credit score. Until the victims credit score has been restored, they will find it incredibly difficult to obtain an apartment, secure any kind of loan, obtain a checking account, and in some instances victims find it difficult to find employment.

When you become a victim of identity theft your whole life on paper is destroyed and many victims spend thousands of dollars in legal fees trying to reestablish themselves.

So why is identity theft such a fast growing problem? It may be because our security measures are struggling to keep pace with the advances in computer technology. A large number of computer users are not informed about the many dangers on the Internet and these users are the main targets for identity thieves and computer hackers.

Your personal information may be stored in any number of computers and databases from electronic activities like online banking, bill payment, shopping, and many other daily tasks we use the computer for. Computers and the Internet have made our business and personal lives

more efficient, much easier, and will continue to do so as technology continues to advance.

Unfortunately, the increase in online transactions also brings an increase in computer fraud and identity theft. In talking with many adults it's alarming to see how little thought is given to identity theft and computer security.

Let's discuss some measures to help prevent this from happening to you.

**Spyware** (Also known as Adware, Malware, Badware, Worms, Trojan Horses, and Computer Virus)

You can probably tell by the name "Spyware" exactly what this software does. Spyware is software that is installed on your computer covertly without your permission and sometimes installed sneakily with your permission. The software's usual purpose is to spy and record as much information as possible such as, banking information, credit card numbers, your social security number, and etc...

Spyware can also take complete control of your computer and compromise its operating system which can cause any number of the following problems:

- Slow Internet connection speeds
- Disallow other essential software to be installed and updated
- Install other spyware programs
- Change your home page on your web browser

- Redirect you to websites you did not request
- Cause many ads to pop up on your computer
- Erase critical data and programs
- Steal personal information and forward it to any number of people by email, or Internet communications

You might ask “How does spyware get installed on your computer?”

The answer may very well be **Your Children**.

Many kids download free programs, free games and if your children are downloading free music and movies through peer-to-peer software then you can be fairly certain spyware has been loaded on your computer. To compound the problem most spyware programs play many dangerous roles on your computer.

Take for instance kid’s who use peer-to-peer software to download music, not only do they put themselves and their parents at serious legal risk, but they also install various spyware programs which put their parents at risk to identity theft.

The saying “you get what you pay for” holds true here. Things you download for free are not always really free; sometimes there are hidden costs that you’ll pay, like infecting your computer with spyware.

Kids should not have permission to install programs on the computer without an adult’s approval and your computers operating system can automatically help you enforce these rules.

If you are using Windows XP or Windows Vista you should set up a user account for every person that will be using that computer. Parents should be the only ones with an administrator account and kids should have limited user accounts.

A person with an administrator account will have full control over the computer and can pretty much do whatever they please such as installing software, creating and editing other user accounts and etc...

A person with a limited user account (Windows XP) or standard user account (Windows Vista) will not be able to install software, modify security settings or edit other user accounts. This type of account is most suitable for kids and will help reduce the risk of viruses and malicious software being installed which can sabotage your computer and put you at risk.

### **About The Author:**

Dan Ivancic is the author of "Internet Security For Parents" an easy to read and easy to understand book written to help parents understand all of the hidden dangers online. Here is a short list of what parents will learn from this book:

- The clues online predators look for so they can track down and locate children.
- What kids post online that may prevent them from landing a good job.
- Kids Internet activities that are costing parents \$5,000 or more in lawsuits.

- Discover the dangers of instant messaging and chat rooms.
- Why most household computers are setup wrong and why it can be so dangerous when setup wrong.
- Learn how bullies are attacking their victims online and why this has caused many young teens to take their own life as a result.
- Learn what deadly information kids are researching online.

The book “[Internet Security For Parents](#)” is available from [Amazon.com](#) for \$12.95