

Question: My husband is deceased. What can I do to prevent identity theft?

Answer: Written by Brandy Broxson

Order about 12 copies of the death certificate, says Carrie Kerskie, the director of the Identity Fraud Institute at Hodges University, in Naples, Florida. Send copies to the Social Security Administration, the Internal Revenue Service, and all three credit bureaus, (Experian, TransUnion, Equifax), and your bank, brokerage firms and insurance companies.

(Request his credit report to identify other accounts and have a deceased alert placed on the file to stop potential scammers.) Cancel your husband's driver's license as well as any professional licenses. It's also smart to be discreet in obituaries, says Kerskie. "Fraudsters may comb entries for details, birthday, cities lived in, etc.- that could be useful in identity theft." Find more information at idthefcenter.org

Answer: By Money.com

Nearly 800,000 deceased Americans' identities are used by fraudsters each year, a study by risk management firm ID Analytics found. This kind of ID theft has little financial consequence, but contesting it can be time consuming and emotionally draining, says Eva Velasquez, head of the Identity Theft Resource Center.

Make sure your dad's credit file is closed and cannot be misused. First step: Pull his credit reports to see what accounts are open; you'll need his Social Security number and other personal information.

Send Experian, Equifax, and TransUnion a hard copy of the death certificate; ask them to amend their files so new credit can't be granted in his name. Then contact each creditor cited on the reports to tell them that your dad has died and his account needs to be closed.