

ADULTING 101

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Save your sanity (and your bank account) by keeping your information private with these tips.
by Beth Braverman

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When you're in the thick of wedding planning, your focus is on flowers, food and photographers—and rightfully so. But while you're busy filling out forms, signing and sending contracts and even changing your name, you could be putting your personal info at risk. A [recent study](#) found that ID theft is on the rise, with more than 15 million people in the US falling victim to it last year. There's more bad news too: Couples planning a wedding are up to eight times more likely to be targeted than other groups. Sound scary? Don't panic; these five tips will help keep your personal info safe and secure.

1. Use a separate wedding email address.

Set up a dedicated email account for corresponding with vendors and signing up for wedding promotions. This will limit any damage if your information is compromised, since hackers won't have access to other personal details that might be linked to your primary account.

(Bonus: No wedding spam cluttering up your main inbox!) For each new wedding-related online account you open, make sure to use a distinct password—ideally a mix of numbers and letters that don't spell a specific word. And to thwart potential phishing schemes, never enter login information after following a link sent in an email.

2. Pay for everything with a credit card.

In addition to allowing you to build up rewards points (hello, honeymoon miles!), credit cards offer better fraud protection than debit cards and are more secure than personal checks. "There's a lot of personal information on checks, like your account number and routing number. Thieves can use that to create fake checks," says Steve Weisman, author of Identity Theft Alert. Take some time each month to carefully check your credit card statement for any suspicious charges and sign up for fraud alerts, which will notify you if any purchases raise red flags with your issuer. And if you'd rather not rely on plastic for all your wedding expenses, ask if your vendor accepts online forms of secure payment like Venmo or PayPal—these days, many do.

3. Don't overshare online.

While it can be tempting to blast your social media with every last detail about your wedding, doing so could allow crooks to figure out valuable security information—such as your mother's maiden name or where you met your significant other—that they could then use to hack your accounts. You also don't want to broadcast the date of your wedding publicly, since potential burglars can use such info to figure out when you (and all your friends and family) won't be home. "The thieves don't care that it's a happy occasion, and they will exploit oversharing," says Eva Casey Velasquez, president and CEO of the Identity Theft Resource Center. If you create a wedding website, password-protect it and use only first names when describing yourself and your wedding party.

4. Change your name in person.

If you're planning to take your spouse's last name after you get married, it's worth making the trip to the Social Security office and the DMV. While those chores can be a time suck, the process is far more secure than doing it via mail or online, where thieves can intercept your personal documents.

5. Make sure you're covered.

It's impossible to completely eliminate the risk of identity theft, and even if you've taken every precaution, you may still find yourself a victim. Having the right insurance policy can save you time, money and frustration, as well as minimize that feeling of helplessness. ARAG's [legal insurance](#) and Identity Theft Protection provide up to \$1 million* for identity restoration expenses and professional help clearing your name, so you can focus on planning your wedding, rather than protecting your identity.

**Eligibility, coverage, limitations and exclusions are governed by a separate coverage document. Please see the identity theft plan summary for details.*

The Knot and ARAG present [Adulting 101](#), a sponsored series to help you plan for your marriage. Visit [ARAGlegal.com/theknot](#) to download a free wedding organizer that includes checklists and work sheets to keep everything organized for the big day and beyond.

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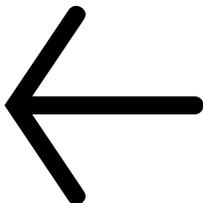
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