

# Bad Credit Is Your Friend

A story on NPR's All Things Considered (June 15, 2015) featured an expert who claimed that 60% of U.S. Social Security numbers have been stolen.

But never fear. I have a solution to this problem.

Have bad credit. Pay cash for most transactions. Be sure you own a few credit cards for which you have erratic payment patterns. Hopefully you already own a car and have a mortgage – don't pay the mortgage late, they can take your house.

In other words if you have established credit, ruin it. If you don't then you have very little to worry about. Bad credit is your friend.