

Testimony in Support of HB1471 and HB1198
Legislation Protecting Victims of Identity Theft and Coerced Debt
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My name is Fariba Kazemi Khasragh. I am a Maryland resident, an immigrant, and a highly educated professional who came to the United States to build a safe and productive life.

Several years ago, while leaving an abusive marriage, I discovered that my ex-husband had misused my identity to commit financial fraud without my knowledge or consent. At the same time, I was navigating a difficult divorce and was involved as a victim and witness in criminal proceedings related to that abuse. In the middle of this already devastating situation, I suddenly found myself facing another battle: proving that debts and financial accounts created in my name were not mine.

For years, I did everything the system required of me. I submitted the mandatory forms, followed consumer protection procedures, and gathered extensive documentation and evidence. I sent certified letters, faxed records, made countless phone calls, and repeatedly explained the situation to financial institutions. I spent countless hours, weeks, months, and ultimately years trying to prove that I was the victim of identity theft.

Despite overwhelming documentation, my voice and my evidence were often ignored.

My experience is not unique. Many victims of identity theft face the same long and exhausting process simply to prove that they are victims.

During those same years, I was also trying to rebuild my life after domestic physical, sexual, and financial abuse. I was working to establish professional stability in the United States and move forward in my career. However, the constant legal and financial battles consumed enormous time, emotional energy, and mental strength; especially while I was already in a vulnerable financial and personal situation.

The stress and trauma accumulated over time and severely affected my ability to move forward professionally and personally.

At one point, the pressure became so overwhelming that I required hospitalization. Even after the legal matters were finally resolved in 2024, I continue to receive treatment for post-traumatic stress related to these experiences.

Years of my life were consumed not only by the original abuse, but by a system that failed to respond to a victim despite clear evidence.

Today, I am still trying to rebuild the professional life and stability that were delayed by these events. The emotional, psychological, and financial consequences of identity theft do not end when a case is closed. The impact can last for years.

No victim should have to spend years proving that they did not commit fraud against themselves.

Stronger legal protections and more responsive processes are essential so that victims of identity theft are heard, believed, and protected more quickly. Laws that ensure timely investigation and accountability would prevent many victims from enduring the prolonged harm that I experienced.

I respectfully urge you to support legislation that strengthens protections for victims and helps ensure that others do not have to endure the same prolonged and devastating process.

Thank you for your time and considering legislation that protects victims of identity theft and coerced debt.

Fariba Kazemi Khasragh