

BETTER MONEY HABITS

Achieving Financial Independence: Taking the Next Steps

BANK OF AMERICA 

IN PARTNERSHIP WITH:

Special Olympics  **ndi** | NATIONAL
DISABILITY
INSTITUTE

Financial Safety



Three possible ways people can steal from you

1

Stealing your money,
checks, debit or
credit cards

2

Strangers, or even
friends or coworkers,
taking advantage of you

3

Stealing your identity



1. Make it hard for people to steal from you

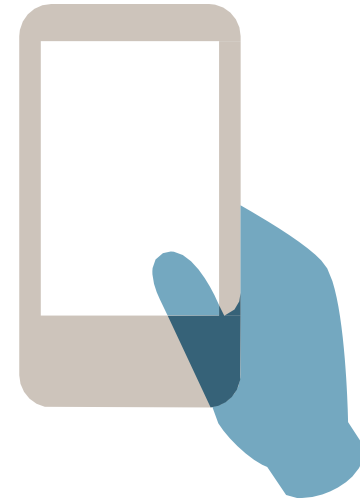
Don't leave money, checks, debit or credit cards:

- In plain view, whether at home, at work, or at the gym or pool
- In the glove compartment of your car or a friend's car
- In your hotel room (unless you have a safe)



What to do if your checks, debit or credit cards are stolen

Contact your bank or companies with an account in your name.



2. Ways you can be tricked

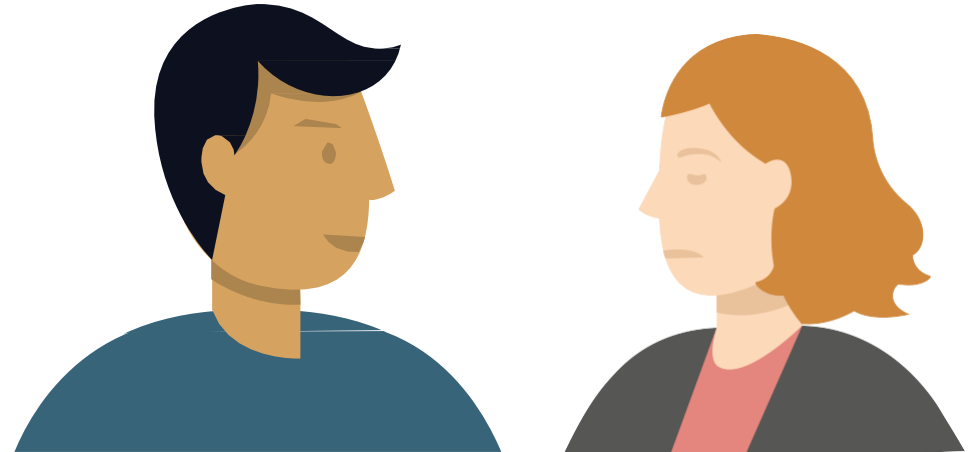
How do you tell if someone is trustworthy?

- Be cautious and skeptical of people asking for your money.
- Strangers and even some friends, online friends or coworkers may not have good intentions.



Is it safe or not?

- Someone you have not talked to recently visits or calls you.



Is it safe or not?

- You become friends with someone on Facebook. You start talking to them online a lot and maybe even over the phone. You have never met in person.



3. Understanding identity theft

WHAT IS IT?

When someone else uses your personal information to commit crimes or pay for things using your money without your knowledge or permission.

PERSONAL INFORMATION

Information that can be used to identify, contact or locate you.

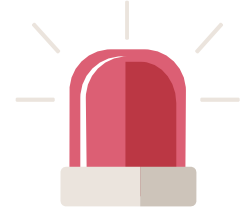
What are examples of personal information?



How your identity can be stolen and what to do about it

ISSUE

Dumpster diving: Someone rummages through your trash looking for papers with personal information.



SOLUTION

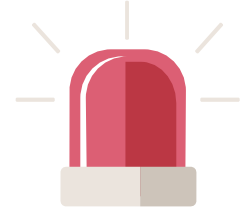
- Be careful about what you throw out.
- Before you throw important documents away, shred or tear them up.



How your identity can be stolen and what to do about it

ISSUE

Phishing: Someone pretends to work at a financial institution to get you to reveal your personal information.



SOLUTION

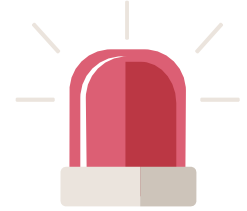
- Look out for strange emails.
- Watch how much you share online.
- Be skeptical of strangers asking personal questions.



How your identity can be stolen and what to do about it

ISSUE

Online theft: Someone steals your password online.



SOLUTION

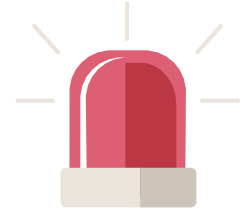
- Look out for strange emails.
- Use strong passwords.
- Watch how much you share online.
- Be careful what you click.



How your identity can be stolen and what to do about it

ISSUE

Electronic device theft: Someone steals your personal information using your current or old cell phone or computer.



SOLUTION

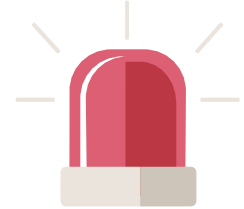
- Use strong passwords.
- Secure your smartphone.
- Don't keep sensitive information on your phone.
- Keep your technology up to date.



How your identity can be stolen and what to do about it

ISSUE

Your mail is stolen: Someone steals bills, financial statements or even a new debit or credit card from your mailbox.



SOLUTION

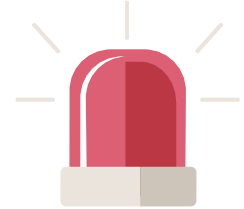
- Don't let your mail pile up.
- Get a mailbox with a lock.
- Keep track of your bills and financial statements.



How your identity can be stolen and what to do about it

ISSUE

Online shopping theft: Someone steals your credit card information or personal information when you're shopping online.



SOLUTION

- Look for sites that start with HTTPS.
- Don't use untrusted Wi-Fi.
- Use secure payment methods.



Additional steps to stay safe while shopping online

- Don't store credit card information on your phone.
- Make sure the retailer is trusted by the Better Business Bureau:
<https://www.bbb.org/>
- Only shop on official retail sites (do not click on official-looking promotional items on social media).



Summary: Protecting your financial identity

- Be cautious of sharing information online and with others.
- Be skeptical of strangers asking personal questions.
- Keep your mail safe and secure.
- Don't keep sensitive information on your phone.
- Use strong passwords for your phone and online accounts.
- Don't open strange emails or click unknown online links.
- Use secure payment methods when shopping online.



Signs that your identity may have been stolen

1

You see things that you did not buy on your bank or credit card statement.

2

You don't get your bills or other mail.

3

Stores refuse your checks, credit or debit cards.



Financial safety review

1

Keep money, debit and credit cards and other valuables safe.

2

Know what personal information is and how to protect it.

3

Know the different ways your identity can be stolen and what to do if it happens.

4

Be alert to people who ask you for money or personal information.



