

Better Money Habits®

Managing Your Money

For those new or returning to the U.S.



Financial safety

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Protect your identity

Unfortunately, many scams target people new to the U.S. Here are six ways to protect yourself:

1. Make sure U.S. websites end with .gov
2. Don't give out information or make payments in response to calls, texts or emails
3. Never sign a blank form or anything you don't fully understand
4. Safeguard your check books, credit cards, bank account information, passport, birth certificate, identification numbers and other personal information
5. Check your credit report once a year
6. Create different passwords for all your accounts



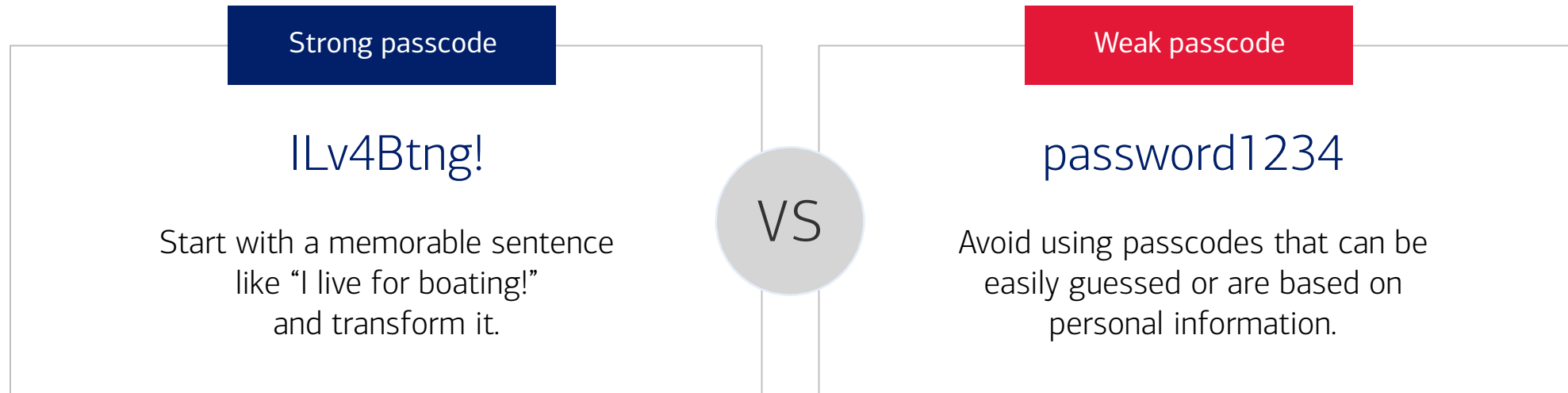
Note: If you're relying on someone for language translation, make sure it's someone you can trust.

- **Fraudulent emails and text messages:** Be cautious about opening attachments
- **Suspicious retailers:** Examine whether the website is secure or legitimate
- **Bogus tech support:** False tech support pop-ups use scare tactics and ask for money
- **Government imposters:** Be wary of strange requests, and do your homework
- **Online dating hoaxes:** Never send money or gifts to a stranger



Mobile security tips

Use strong passcodes



Mobile security tips (continued)

- Don't use a code with personal details to unlock your phone
- Secure your smartphone
- Don't keep sensitive information on your phone
- Think twice before you download apps
- Watch what you share on social media
- Keep technology up to date



1

You can protect your financial and personal information by learning about scams and how to avoid them.

2

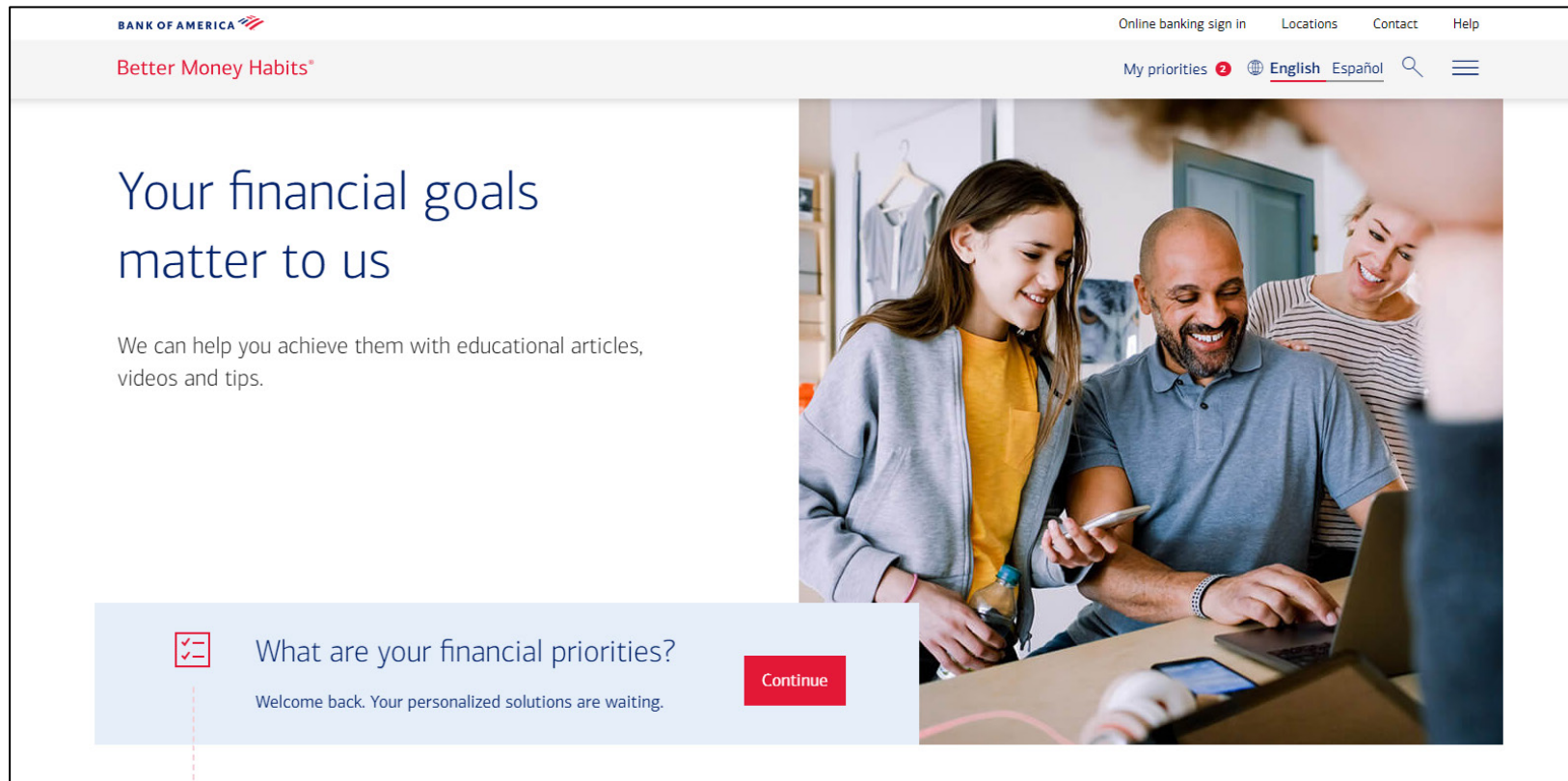
Use strong passwords and avoid those that can be easily guessed.

3

Protecting information stored in your smartphone and avoiding sharing too much on social media can help protect you from identity theft and scams.

Conclusion

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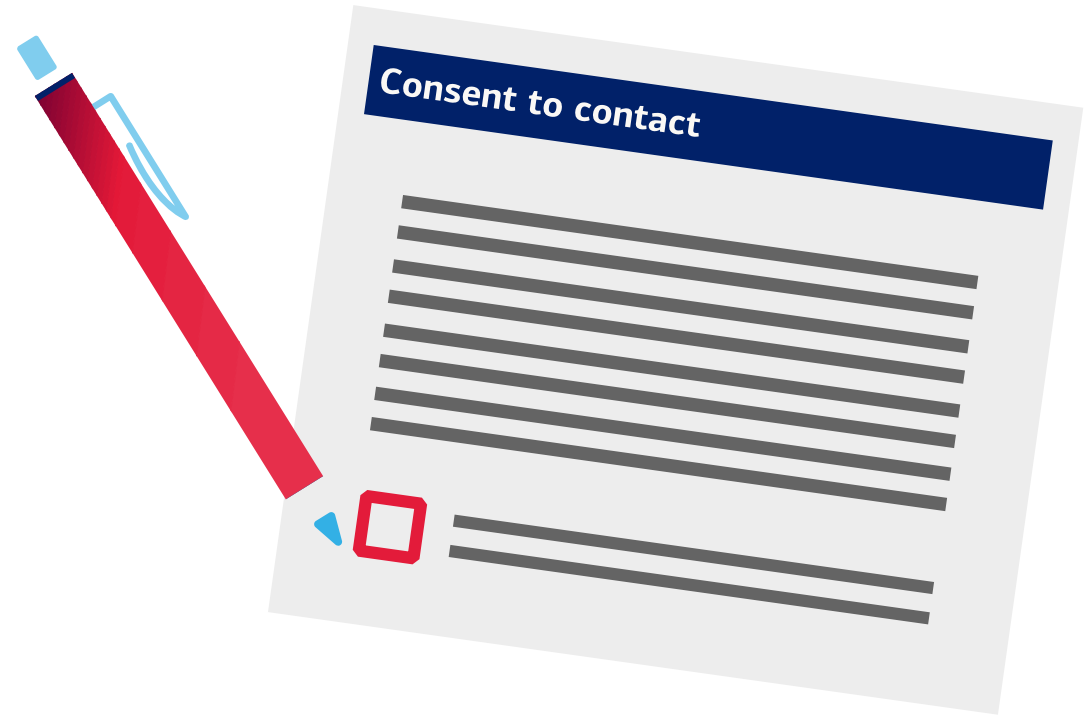


BetterMoneyHabits.com



Consent to contact card

- Gives you flexibility to reach out at your convenience
- Just scan before you leave, and we can set up a time that works for you



Thank you

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