Better Money Habits®

Managing Your Money For those new or returning to the U.S.



Financial safety

Better Money Habits®

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.

Common scams

- **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

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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





Key takeaways

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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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





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