

COMMON CENTS



Guide to Make, Save & Manage Your Money

Module 14

Real Life Solutions and Simple Fixes
for Seriously Bad (But Common!)
Money Problems; Problems that Can
Affect Your Home, Retirement, Your
Whole Family

WAYS TO MAKE & SAVE MONEY
TRAINING COLLECTION

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Protecting Your Identity



Identity theft has become a greater challenge than ever with the advances in technology. Unfortunately, there are several ways that your identity can be stolen and abused by the selfish and greedy.

While the methods to steal your identity are many, there are also some solid ways to prevent others from obtaining your vital information.

Table of Contents

Keeping Your Identity Secure	3
Follow these strategies to help keep your identity safe:.....	3
Self-Reflection Questions.....	5
Action Tips	5



Keeping Your Identity Secure

Follow these strategies to help keep your identity safe:

1. **Shred all documents.** Do you find yourself discarding your credit card bills or pre-approval letters without giving a second thought? While the credit card companies do what they can to ensure your privacy, it's still possible for someone to take your identity with the information available on each bill. ***Shred all mail that contains personal information.***
 - Be thorough when shredding your documents. Simply tearing them in half won't do. An inexpensive electronic shredder will save you time and help protect your personal data.
2. **Sprinkle and spread remains throughout the garbage.** Much is made about how these identity thieves are willing to rummage through your garbage. When throwing away old statements, be sure to spread all the pieces of paper around to ensure minimal chance of reassembly.
 - Place a few pieces of paper at the bottom, add a layer or two of trash, and then put in more. You can even “sprinkle” the bills all over the bag and ***get them all mixed up with the rest of the garbage.***
 - Also, add as much miscellaneous garbage to the bag as possible. The more they have to rummage through, the more secure your identity is.



3. **Avoid suspicious emails.** Email phishing is one of the most common ways for thieves to get your information. Most of the time, you can recognize it as the spam that it is. However, identity thieves have gotten better at hiding behind official labels.
 - ***Only open emails from people and businesses that you know and trust.***
 - Avoid clicking on any links in your emails, particularly for banking sites or online stores you've shopped at. It's best to input known addresses into your browser and access websites manually rather than click a link in an email.
4. **Keep your adware/anti-virus software up to date.** One way that hackers can get your information is through spyware and viruses. Keep your software active and up to date to avoid this data theft.
 - ***Run a virus scan on your computer at least once or twice each week.*** If you spend a lot of time on the internet and browse many sites, it's a good idea to run a scan every day.
 - Regularly clear out all temporary files and your history and run disk cleanups to get rid of any junk that has accumulated on your hard drive.
5. **Avoid putting personal information, like credit card or banking data, in emails that you send.** Emails are a non-secure environment that can be easily hacked. If you need to send private information, put it into a locked PDF file and attach it to your email. Then give your reader the code to unlock it by phone, fax, or in person when you see them. Or just call it in, instead of emailing it.
6. **Ensure you're on a secure site when giving personal information.** A secure website will start with "https" instead of "http" and your lock icon at the bottom of your computer will appear.



Self-Reflection Questions

**Question 1:**

Am I leaving myself open to identity theft in any way?

**Question 2:**

Am I shredding documents enough so someone can't piece them together later?

**Question 3:**

How do I protect my online identity and keep it secure?

Action Tips

**Action Tip 1:**

Ensure that your anti-virus software is updated to the latest version.

**Action Tip 2:**

Set your virus scanning software to run regular scans automatically.

**Action Tip 3:**

Delete all spam emails and be careful opening suspicious emails.

**Action Tip 4:**

Shred all documents beyond recognition to ensure that thieves can't reassemble them.