

BETTER MONEY HABITS

Achieving Financial Independence: The First Steps

BANK OF AMERICA 

IN PARTNERSHIP WITH:

Special Olympics  **ndi** | NATIONAL
DISABILITY
INSTITUTE

Money and Identity Safety



Why keeping your money and identity safe is important

Why is money important to you?

What do you want to buy with your money?



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 personal
information



1. Old-fashioned stealing

What is it?

Someone steals your money, checks, debit or credit cards by taking your wallet, purse or mail.



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

Tell your parent, caregiver or someone you trust, who can help you contact the police, your bank and any companies where you have an account.



2. Ways you can be tricked

Be cautious of people you don't know well asking you for money.

Strangers and even some friends, online friends or coworkers may not have good intentions.

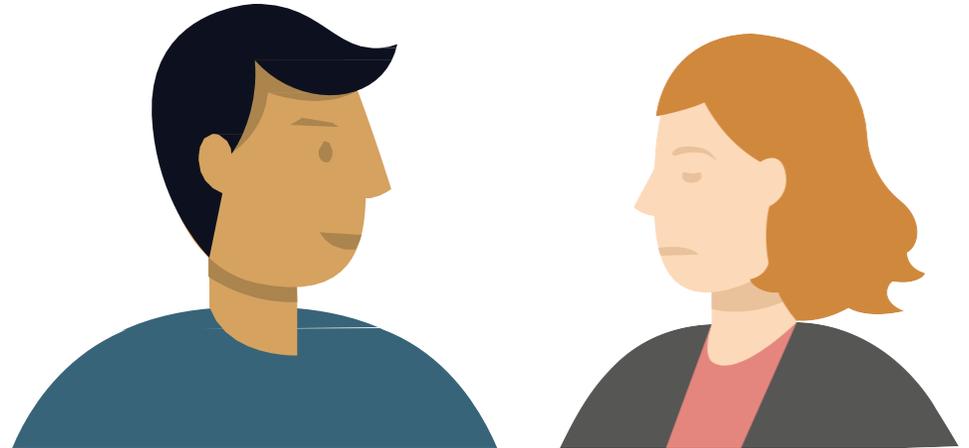
How do you tell if someone is untrustworthy?



Is it safe or not?

A friend or online friend you have not talked to recently visits or calls you and asks:

- For your Social Security number
- For your address
- For your credit card information
- For you to pay them back on money you borrowed
- To borrow money



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. Ways your identity can be stolen

1

Someone contacts you asking for personal information such as your credit card number, birthday, address or Social Security number.

2

Someone steals your passwords or personal information online.

3

Someone pretends to be a bank and asks for information about you.



Signs that your identity may have been stolen

1

You notice your bank account balance is less than you expected.

2

You don't get your bills or other mail.

3

Stores refuse your checks, credit or debit cards.



How to protect yourself from identity theft

- Don't give your personal information (for example, account number, birthday, address or Social Security number) to others.
- Don't share personal information online.
- Don't use your name, birthday or address as your password. (Someone else could guess these.)



Money and identity safety review

1

Don't leave your
valuables unattended.

2

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

3

Know the ways people can
steal your identity.



