

Better Money Habits®

Achieving financial independence: The first steps

Money and Identity Safety

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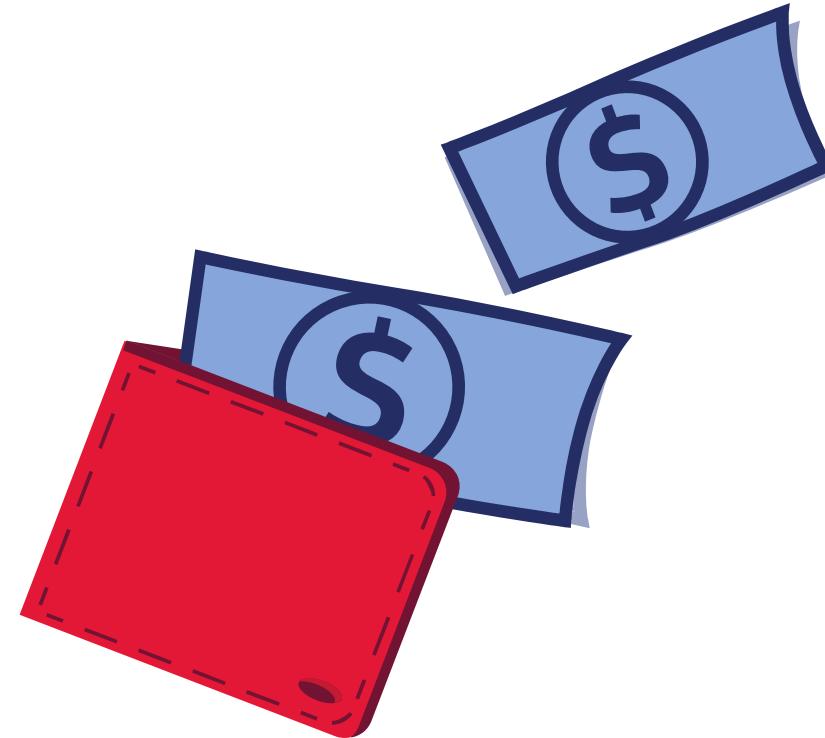


Why keeping your money and identity safe is important

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Money is what we use to pay for things. Let's review:

- Why is money important to you?
- What do you want to buy with your money?



Three possible ways people can steal from you



Stealing your money,
debit or credit cards



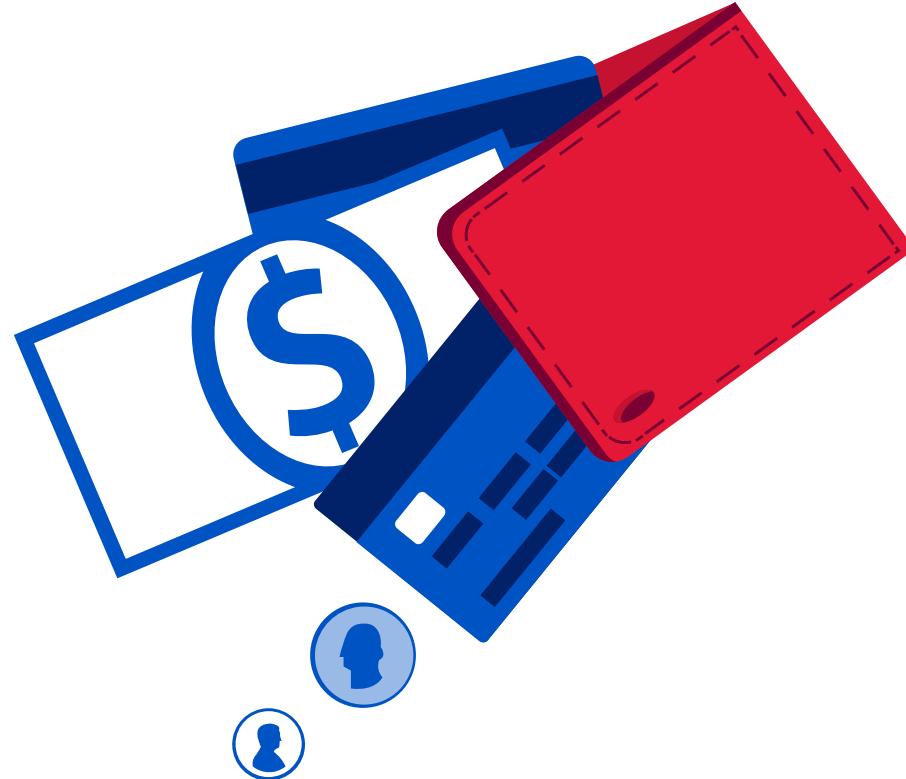
Strangers, or even
friends or coworkers,
taking advantage of you



Stealing your personal
information

What is it?

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



What to do if your 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?



A friend or online friend reaches out to 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



3. Ways your identity can be stolen



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



Someone steals your passwords or personal information online.



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

Protecting yourself from identity theft

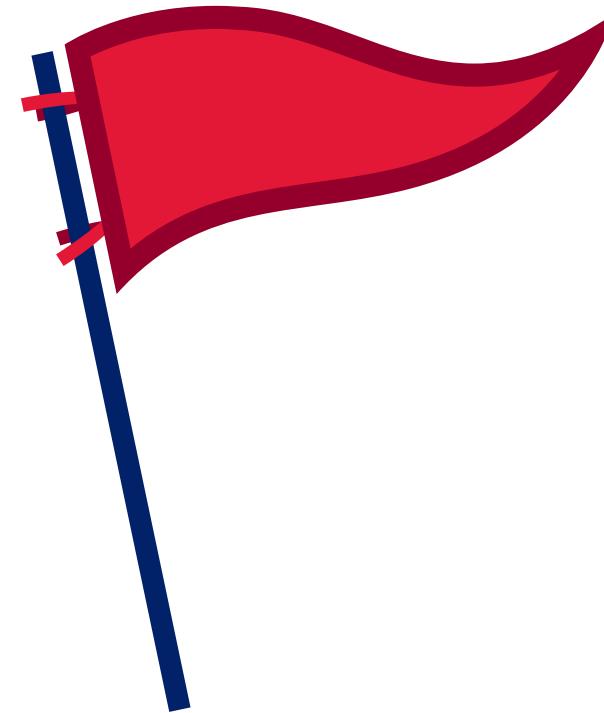
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- Never share personal information
- Set up strong privacy setting on social media
- Use strong passwords



Signs that your identity may have been stolen

- You notice your bank account balance is less than you expected.
- You don't get your bills or other mail.
- Stores refuse your credit or debit cards.



How to protect yourself from identity theft

- Don't give your personal information (for example, bank 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.)



1

Don't leave your
valuables unattended.

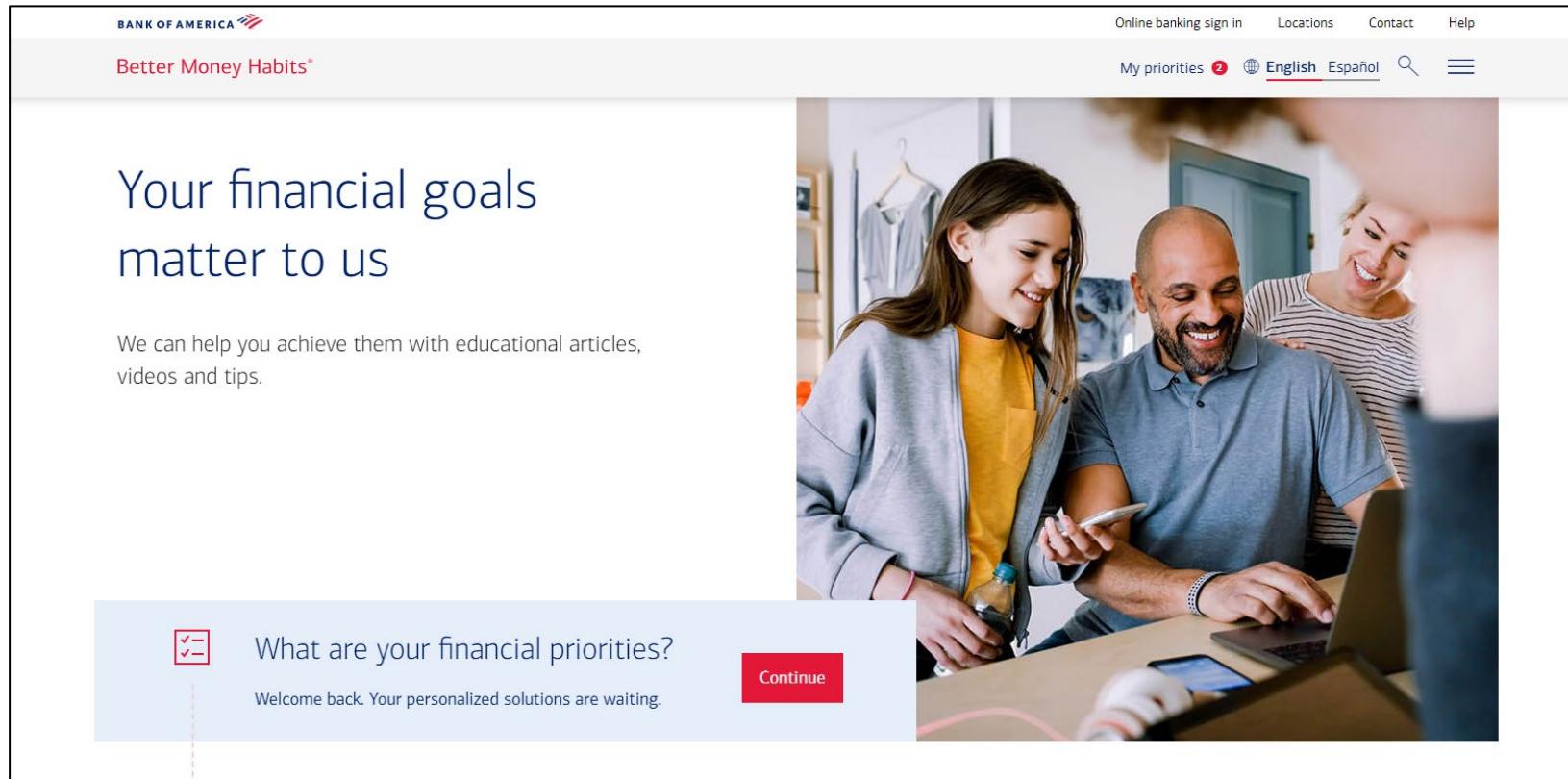
2

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

3

Know the ways people
can steal your identity.





The screenshot shows the homepage of the Bank of America Better Money Habits website. The top navigation bar includes links for "Online banking sign in", "Locations", "Contact", and "Help", along with language options for "English" and "Español". The main headline reads "Your financial goals matter to us" with a subtext: "We can help you achieve them with educational articles, videos and tips." A call-to-action button labeled "What are your financial priorities?" with a red "Continue" button is visible. To the right, a photograph shows a man and a woman smiling while using a laptop and a smartphone together.

[BetterMoneyHabits.com](https://www.bettermoneyhabits.com)



Thank you

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15

