

Better Money Habits®

# Achieving financial independence: The first steps

# Money and Identity Safety

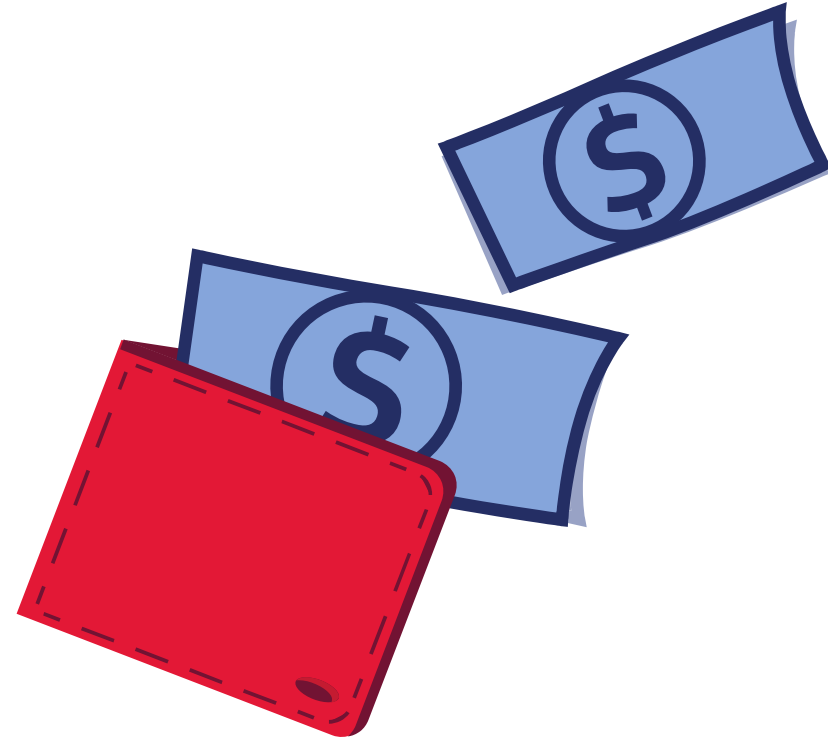
Better Money Habits®



# Why keeping your money and identity safe is important

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

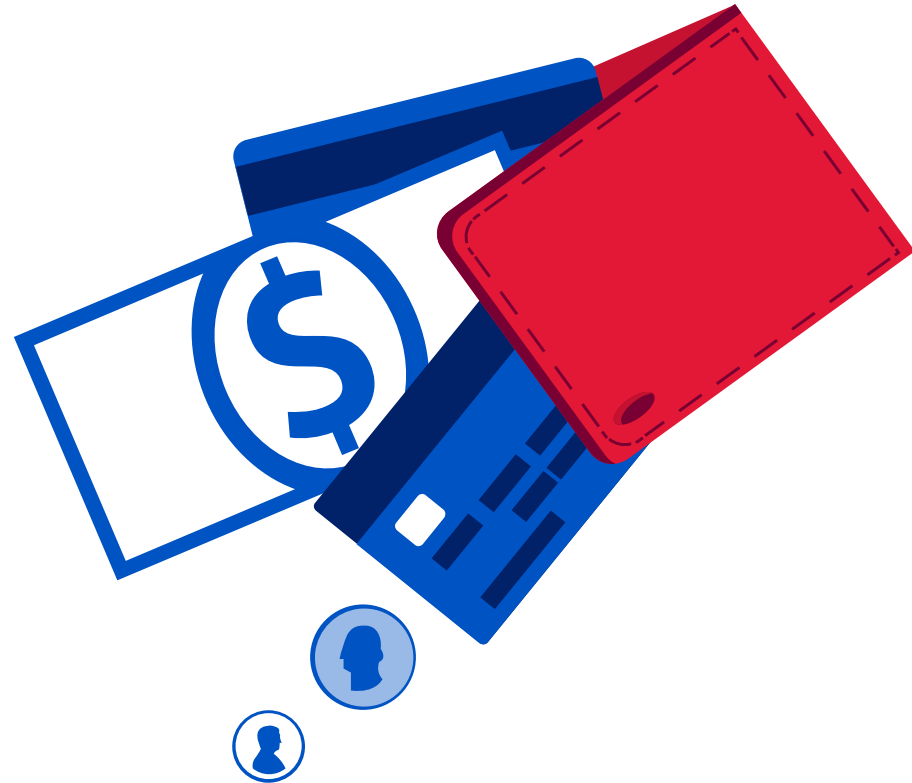


Stealing your personal  
information

# 1. Old-fashioned stealing

## What is it?

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



# What to do if you are a victim

## **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?



# Is it safe or not?

## **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.

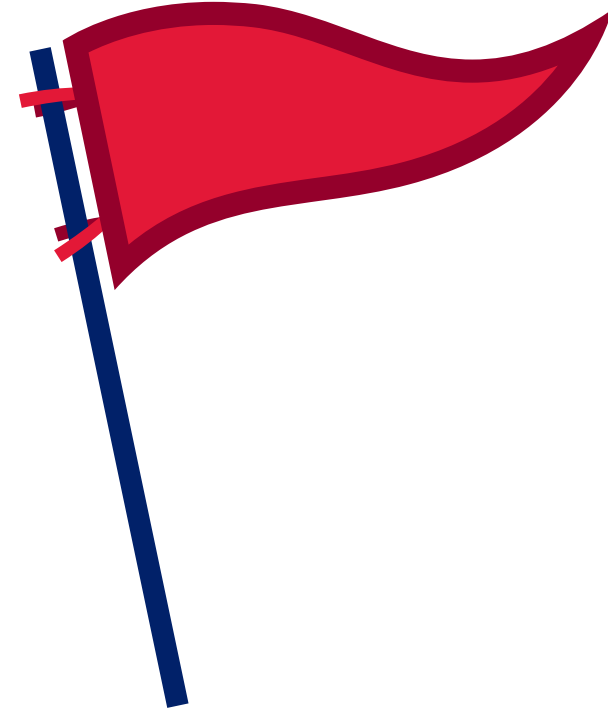
# Protecting yourself from identity theft

- 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.

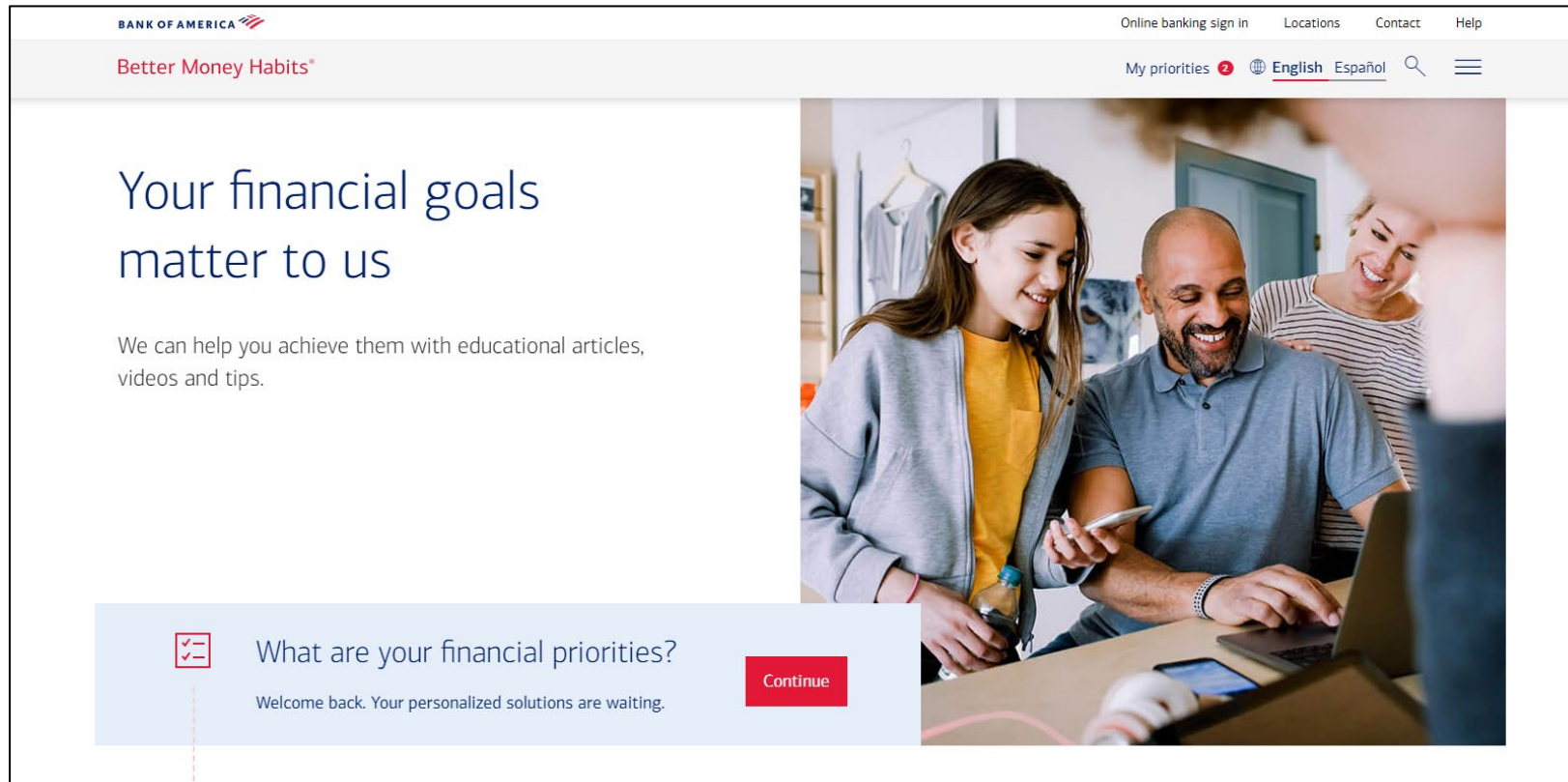
2

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

3

Know the ways people  
can steal your identity.

# Conclusion



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# Thank you

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