Take Charge of Your Money

A University of Hawai'i Cooperative Extension Service Project

www.ctahr.hawaii.edu/tcym
Course Objectives

- Increase your knowledge about financial planning
- Improve your ability to make informed decisions
Presenter

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Lesson Objectives

- Learn what is identity theft
- Learn steps to take if you are a victim of ID theft
- Learn how to protect yourself from getting your identity stolen
Susceptible Information

- Social Security Number
- Date of Birth
- Credit Card Numbers
- Driver License Number
- Legal Names
Phishing is when an identity thief contacts you through the phone, email, or text message, claiming to represent a legitimate company, to try and steal your personal information.
What is Identity Theft?

- Stealing someone’s identity and pretending to be that person, usually for financial gain
- In your name, the thief can:
  - open new accounts
  - make purchases
  - drain existing bank accounts
  - use your identity if they get arrested
If You Are a Victim of ID Theft

1. Always file a police report **first**
2. Contact your financial institution
3. Place an initial fraud alert with the credit reporting bureaus
4. Request a credit freeze on your credit file
Creating an Identity Theft Report

1. Submit a complaint about the theft to the FTC; print a copy for an Identity Theft Affidavit

2. Get a copy of your Police report or report number

3. Attach FTC Identity Theft Affidavit to Police report to create an Identity Theft Report
Protect Your Information

- Keep your documents in a secure place
- Use the USPS office/blue boxes rather than your home mailbox
- Use strong and clever passwords
- Use an anti-virus program and firewall
Monitor Your Accounts

- Review your account statements regularly
- Obtain your free credit report [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Pull your credit report 3 times a year:
  - March 3 (3/3)
  - June 6 (6/6)
  - September 9 (9/9)
Contact for More Information

Financial Literacy Program
University of Hawai'i at Mānoa

• Phone (808) 956-6572

• http://manoa.hawaii.edu/undergrad/finlit/
Take Charge of Your Money

- Visit Us
  - www.ctahr.hawaii.edu/tcym

- TV channels
  - 354
  - 355
We would like to thank the following groups for their support:

- University of Hawai‘i at Mānoa
  - College of Tropical Agriculture & Human Resources, Cooperative Extension Service, Department of Family & Consumer Sciences
  - Information Technology Services-Academic Technologies
  - Financial Literacy Program
Actresses in Skits

University of Hawai‘i at Mānoa students:

- Ashlynn Duncan
- Marife Collo