



# Avoiding Identity Theft

Identity theft can make it hard for you to get credit, a job, a place to live, or utilities. But you can reduce your risk of being hurt by identity theft.

## How can I protect my identity?

Protect your personal information. That helps you protect your identity. Here are some things you can do:

- At home
  - keep your financial records, Social Security and Medicare cards in a safe place
  - shred papers that have your personal or medical information
  - take mail out of your mailbox as soon as you can
- As you do business
  - only give your Social Security number if you must. Ask if you can use another kind of identification
  - do not give your personal information to someone who calls you or emails you
- On the computer
  - use passwords that are not easy to guess. Use numbers and symbols when you can
  - do not respond to emails or other messages that ask for personal information
  - do not put personal information on a computer in a public place, like the library

## How will I know if someone steals my identity?

Read your bills and account statements. Watch for:

- things you did not buy
- withdrawals you did not make
- a change of your address that you did not expect
- bills that stop coming



## Avoiding Identity Theft

Look at medical statements. You might see charges you do not recognize. That might mean someone stole your identity.

Get your credit report. You get one free credit report every year from each credit reporting company. To order:

- Call Annual Credit Report at 1-877-322-8228.
- Answer questions from a recorded system. You have to give your address, Social Security number, and birth date.
- Choose to only show the last four numbers of your Social Security number. It is safer than showing the full number on your report.
- Choose which credit reporting company you want a report from. (You get one report free from each company every year.)

The company mails your report to you. It should arrive two to three weeks after you call.

Read your credit report carefully. Look for mistakes or accounts you do not recognize. This could mean someone stole your identity.



# Home Repair Scams

## Here's how they work:

Someone knocks on your door or calls you. They say they can fix your leaky roof, install new windows, or provide the latest energy-efficient solar panels. They might find you after a flood, windstorm or other natural disaster. They pressure you to act quickly, might ask you to pay in cash, or offer to get you financing.

But here's what happens next: they run off with your money and never make the repairs. Or they do shoddy repairs that make things worse. Maybe they even put you in a bad financing agreement that puts your house at risk.

## Here's what you can do:

- 1. Stop. Check it out.** Before making home repairs, ask for references, licenses and insurance. Get three written estimates. Don't start work until you have a signed contract. And don't pay by cash or wire transfer.
- 2. Pass this information on to a friend.** You may see through these scams. But chances are you know someone who could use a friendly reminder.





Want to know more? Sign up for consumer alerts at [ftc.gov/subscribe](https://ftc.gov/subscribe).

...Pass it ON

## Please Report Scams

If you spot a scam, please report it to the Federal Trade Commission.

- Call the FTC at 1-877-FTC-HELP (1-877-382-4357) or TTY 1-866-653-4261.
- Go online: [ftc.gov/complaint](https://ftc.gov/complaint)

Your report can help protect other people. By reporting fraud, you can help the FTC's investigators identify the scammers and stop them before they can get someone's hard-earned money. It really makes a difference.





# Health Care Scams

## Here's how they work:

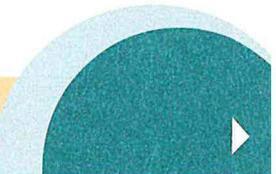
You see an ad on TV, telling you about a new law that requires you to get a new health care card. Maybe you get a call offering you big discounts on health insurance. Or maybe someone says they're from the government, and she needs your Medicare number to issue you a new card.

Scammers follow the headlines. When it's Medicare open season, or when health care is in the news, they go to work with a new script. Their goal? To get your Social Security number, financial information, or insurance number.

So take a minute to think before you talk: Do you really have to get a new health care card? Is that discounted insurance a good deal? Is that "government official" really from the government? The answer to all three is almost always: No.

## Here's what you can do:

- 1. Stop. Check it out.** Before you share your information, call Medicare (1-800-MEDICARE), do some research, and check with someone you trust. What's the real story?
- 2. Pass this information on to a friend.** You probably saw through the requests. But chances are you know someone who could use a friendly reminder.





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