

# Living Safely

with disabilities and special health needs

---

## Phone Scams and Identity Theft

A phone scam is a phone call or text from someone who is trying to get personal information in order to trick a person. Phone scams may be from a person, a computer recording, or a text message.

Phone scammers make calls or send texts to ask for personal information.

A phone scammer might pretend to be a police officer, someone from a law firm, or someone from the government. The person might be trying to trick you. Some scammers looked up people's personal information and use it to try to get more information.

Phone scammers have figured out many creative ways to manipulate people to get personal information. People can lose a lot of money from phone scams – sometimes all their savings in the bank. Sometimes phone scammers pretend to be friendly, helpful, and make promises. Other times they may make threats or try to scare you.

When a person uses personal or financial information without your permission, it is called identity theft. The person might steal your name and address, credit card, bank account number, Social Security number, or medical insurance account numbers. With this information, they can pretend to be you. The purpose is to access bank accounts to take money, make purchases, or mislead you to do something. Examples of identity theft include:

- Buying things with your credit card
- Getting new credit cards in your name
- Opening phone, electricity, or gas account using your name
- Stealing the money from your tax refund
- Using your health insurance to get medical care
- Pretending to be you if they are arrested

---

We value the expertise of our partners in safety who have demonstrated their commitment to inclusive healthy communities. Portions of this resource have been adapted from the Federal Trade Commission ([www.ftc.gov](http://www.ftc.gov)).

The information contained in *Living Safely with Disabilities and Special Health Needs (Living Safely)* is provided for educational and informational purposes only. The content contains general information and may not reflect a person's individual needs or current legal developments or information. Children's Specialized Hospital makes no guarantee, either communicated or implied, about the accuracy, application, appropriateness, or completeness of the information within *Living Safely*, or at any other website to which it is linked. Children's Specialized Hospital specifically relinquishes all liability with respect to any person's actions, taken or not taken, based upon any or all of the information or other contents from *Living Safely*.

---

This initiative was funded in part by an Inclusive Healthy Communities Grant from the Division of Disability Services, New Jersey Department of Human Services.

Children's  
Specialized Hospital  
An RWJBarnabas Health facility