

# Living Safely

with disabilities and special health needs

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## How to Protect Yourself from Identity Theft

It is important to protect your personal information in order to avoid identity theft. Here are some things you can do to protect yourself.

Keep all your financial records, Social Security and Medicare cards, and any other documents that have your personal information in a safe place.

When you receive statements or documents in the mail that have your personal information, remove them from your mailbox as soon as you can. This will prevent others from taking them from your mailbox.

If you need to get rid of any documents that have your personal information, it is important to shred them before you throw them away. If you don't have a paper shredding machine, there may be a company in your town that is certified to shred documents with private information. If you are unable to shred the documents, use a permanent black marker to color over your name, account numbers, and any other private information. It is helpful to cut or tear the documents after you block out this information.

Some organizations need your Social Security number to identify you. These organizations include the Internal Revenue Service (IRS), your bank, and your employer. These organizations will never call, email, or text you to ask for your Social Security number or any other personal information.

There are other organizations and companies that will ask you for your Social Security number and might not really need it. These include medical providers or your child's school. Ask the following questions before you provide your Social Security number:

- Why do you need my Social Security number?
- How will you protect my Social Security number and other personal information?
- Is there a way to use different numbers or letters instead of my Social Security number?
- Can you use only the last four digits of my Social Security number instead of the full number?

When logging into an online account, always use a password that is difficult for other people to figure out. The safest passwords have 12 characters, with a mixture of letters, numbers, and special characters. It can be easier to remember a long password by using a group of random uncommon words that are meaningful to you.

When you sign into an application on your phone or computer, there may be an extra step to keep your information secure. This is called multi-factor authentication. Depending on the system, this authentication process requires you to provide a code, a fingerprint, facial recognition, or your eye contact in addition to your password. This process makes it harder for scammers to log in to your account.

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When asked for security questions, select those questions that only you have the answer. Try to avoid questions that ask for information such as your ZIP code, mother's maiden name, and a birth place. Also, try to avoid using questions that have a limited number of answers so that a scammer is not able to guess the answer.

Never give personal information to anyone who calls, emails, or texts you. The person could be a scammer trying to steal your personal information. If you are asked for personal information, and you are unsure what to do, ask questions and let the caller know you will get back to the person at a later time. This will give you time to talk about it with someone you trust.

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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)).

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