

# Living Safely

with disabilities and special health needs

## How to Protect Myself Against Identity Theft



Children's  
Specialized Hospital®

An RWJBarnabas Health facility



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It is important to protect my personal information in order to avoid identity theft. Here are some things I can do to protect myself.

I need to keep all my financial records, Social Security and Medicare cards, and any other documents that have my personal information in a safe place.



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When I receive statements or document in the mail that have my personal information, I need to remove them from my mailbox as soon as I can. This will prevent others from taking them from my mailbox.



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If I need to get rid of any documents that have my personal information, it is important to shred them before I throw them away.

If I don't have a paper shredding machine, there may be a company in my town that is certified to shred documents with private information.

If I am unable to shred the documents, I can use a permanent black marker to color over my name, account numbers, and any other private information. It is helpful to cut or tear the documents after I block out this information.



Department of the Treasury  
**Internal Revenue Service**



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Some organizations need my Social Security number to identify me.

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



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There are other organizations and companies that will ask me for my Social Security number and might not really need it. These include medical providers or my child's school.

I should ask the following questions before I provide my 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?



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When logging into an online account, I 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 for me to remember a long password by using a group of random uncommon words that are meaningful to me.



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When I sign into an application on my phone or computer, there may be an extra step to keep my information secure. This is called multi-factor authentication.

Depending on the system, this authentication process requires me to provide a code, a fingerprint, facial recognition, or my eye contact in addition to my password. This process makes it harder for scammers to log in to my account.

The image shows a 'Change password' form. At the top, it says 'Login' and 'Change password' with a key icon. Below that, it says 'It's a good idea to use a strong password that you don't use elsewhere'. The form has three input fields: 'Current' (with 7 dots), 'New' (with 8 dots), and 'Retype new' (with 8 dots). Below the 'New' field, it says 'Password strength: Strong'. Below the 'Retype new' field, it says 'Passwords match'. There is a blue link 'Forgot your password?' and a blue 'Save changes' button. A large red circle is drawn around the three input fields.

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When asked for security questions, I select those questions that only I have the answer.

I try to avoid questions that ask for information such as my ZIP code, mother's maiden name, and a birth place.

Also, I try to avoid using questions that have a limited number of answers so that a scammer is not able to guess the answer.



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I never give personal information to anyone who calls, emails, or texts me.

The person could be a scammer trying to steal my personal information.

If I am asked for personal information, and I am unsure what to do, I ask questions and let the caller know I will get back to the person at a later time. This will give me time to talk about it with someone I trust.

For more Living Safely resources, visit [www.rwjbh.org/cshlivingsafely](http://www.rwjbh.org/cshlivingsafely)

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



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