

TEN WAYS TO BE A SAVVIER CONSUMER

prevention tips to share with your friends and family

Here are ten easy ways to get you on track to avoid scams and identity theft. These simple resolutions can help you avoid common consumer pitfalls this year. Even if you resolve to do only one of the below, it could save you from scams, identity theft and headaches in the future.

1. **Change your passwords.** Make sure to change your passwords on financial and personal accounts every 90 days.
2. **Create unique passwords.** DO NOT use the same password for multiple accounts. Make sure all of your accounts have unique and strong passwords.
3. **Keep private information private.** Do not give personal information to cold callers or anyone you do not know.
4. **Get your free credit report.** You can request a free annual credit report at least once per year, one from each credit reporting agency.
5. **Pay yourself first.** Always put money into your savings account before you make any other purchases.
6. **Actually read contracts.** Make sure you read and understand every contract you plan to sign, **before** you sign it.
7. **Place a security freeze.** Consider placing a security freeze on your credit reports so no one but you can use your information.
8. **Be aware of what you share.** What you share online cannot be erased once it's out there and can be used by scammers to steal your information/identity.
9. **Always ask before you tell.** If a legitimate source asks for your personal information, ask why they need it and how they will protect it.
10. **Follow us!** Make sure you're following the Department of Consumer Affairs on Twitter (@SCDCA) and Facebook for the latest tips on scams, identity theft and credit.



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