

Protecting Your Financial Wellness: Proactive Fraud Prevention Tips

Courtesy of:

Laura Reeves, CFP®, CRPC®, MAPS™
Website: LJRFinancial.Org Phone: 732-267-3507

In today's digital world, fraudsters are becoming increasingly sophisticated. The best defense is a good offense—taking proactive steps now can help safeguard your financial future.

❄️ Freeze Your Credit with All Three Bureaus

- Equifax: 1-888-298-0045
- Experian: 1-888-397-3742
- TransUnion: 1-888-909-8872
- Verify info on official websites only

🔑 Use Strong Passwords & Consider a Password Notebook

- Avoid same password across sites
- Use letters, numbers & symbols
- Secure handwritten password notebook

💻 Install & Maintain Virus Protection

- Keep antivirus updated
- Avoid public Wi-Fi for sensitive tasks
- Turn on automatic updates

👨👩 Educate Loved Ones

Share tips with elderly & young adults

📄 Set Up an Identity Protection PIN (IP PIN)

- Helps prevent tax return fraud
- Visit www.irs.gov → Search 'Get an IP PIN'
- Verify identity to enroll

📊 Monitor Financial Accounts Regularly

- Review statements weekly
- Set up transaction alerts
- Investigate small charges

✉️ Be Cautious with Emails, Calls & Texts

- Avoid suspicious links & attachments
- Institutions won't request info via text/email
- Call using verified numbers

Stay Vigilant. Stay Empowered.

Preventing fraud is not a one-time task—it's a lifelong habit.

For more tips and help getting started, please contact Laura — let's do this together!

