

Financial Safety Planning

Crime, especially financial crime, can play havoc on a victim's financial health and well-being. The Office of Victim Services (OVS) provides the following information to assist those who have been the victims of a financial crime and their support systems.

Fraud is an umbrella term for many types of financial crimes. This includes, but is not limited to:

- *Identity Theft*: the fraudulent use of a person's private identifying information (like social security number) for financial gain. Common types include financial, governmental, medical and criminal identity theft.
- *Mortgage Fraud*: intentionally misrepresenting or omitting information on a mortgage loan application in order to obtain a loan, or to obtain a larger loan than would be possible if the lender knew the truth.
- *Financial Fraud/Scams*: emails, phone calls, or other communication presenting fraudulent information in order to gain money from an unsuspecting victim (ex. Emails from abroad, lottery winner calls, fake investment opportunities, etc.).
- *Securities Fraud (aka Stock Fraud or Investment Fraud)*: getting a victim to invest money on the basis of false information, resulting in loss of money.

Financial Safety Tips

- Do not give financial or personal details to anyone unless you know with whom you are dealing.
- Do not wire money or send checks to someone you don't know.
- Do not trust a name, number or email. Contact a company or agency directly to verify they made the call or sent the letter to you.
- Sign up for the Better Business Bureau Scam Tracker: www.bbb.org/scamtracker/us.
- Register your phone numbers on the National Do Not Call Registry: donotcall.gov.
- Place fraud alerts on your credit/debit cards, and carefully review payment statements to confirm your purchases.
- Do not use passwords that can be easily guessed. The ideal password is a mix of random letters and numbers. If you write it down, do not carry it with you.

Financial Abuse

Financial Abuse can be a component of domestic abuse or vulnerable adult abuse/exploitation. Financial abuse often begins subtly and progresses over time and can leave victims feeling trapped. While the tips and resources listed in this brochure may be helpful to victims experiencing domestic or vulnerable adult abuse, some actions should not be taken without proper safety considerations. If you or a loved one is experiencing financial abuse as a component of ongoing domestic or vulnerable adult abuse, seek the assistance of a local or national hotline, shelter, or advocacy group. Speak with your victim advocate for assistance with resources.

Recovery Steps after Fraudulent Activity

Some or all of these steps may be applicable to the specific type of crime of which you are a victim. Speak with your victim advocate to discuss what steps you should take.

General Steps

- Create a file that contains all information relevant to the case. Keep this file in a safe and secure location. Your file may include:
 - A contact list of all people assisting you in the case (investigator, advocate, etc.)

- A timeline of events
- Police reports
- A recent copy of your credit report (if applicable)
- Identity Theft Affidavit (if applicable)
- Any evidence of the crime (receipts, bank statements, etc.)
- Phone logs of conversations had about the crime, including dates, times, subject, and name of the person you spoke with
- A list of financial losses with receipts and documentation
- If a criminal case is filed, speak with the victim advocate or prosecutor about filing a restitution claim. If the suspect is prosecuted, he or she may be ordered by the Court to pay you your losses as a result of the offense.
- You may find it helpful to speak with a civil attorney. They can discuss with you options such as a civil suit that may be able to recoup your losses.

Credit Issues

- Contact a credit report agency and place a fraud alert on your credit report.
 - Equifax: 800.685.1111
 - Experian: 888.397.9742
 - Transunion: 800.916.8800
- Request a free copy of your credit report. You are entitled to one free copy per year. Visit annualcreditreport.com to request a copy.
- Dispute inaccurate accounts found on your credit report with the credit agencies by contacting the agency directly.

Identity Theft

- File an Identity Theft Affidavit with the Federal Trade Commission, Internal Revenue Services, and/or Social Security Administration.

Mortgage & Lending Fraud

- Speak with a Housing Counselor. Contact the Housing and Urban Development Office of the Inspector General at 800.569.4287 to find a Housing Counselor.

Additional Resources

- Attorney General's Office
 - Taskforce Against Senior Abuse (TASA): 602.542.2124
 - Consumer Information and Complaints (CIC): 602.542.5763, 520.628.6504
 - The Senior Toolkit
 - Identity Theft Repair Kit
- Federal Trade Commission (FTC): 1.877.382.4357, www.ftc.gov
 - Scam Alerts: <https://www.consumer.ftc.gov/scam-alerts>
- Internal Revenue Service (IRS): 1.800.829.0433, www.irs.gov
- Financial Fraud Checklist: <http://victimsofcrime.org/our-programs/financial-crime-resources-center/taking-action/checklists>
- National Crime Victim Bar Association: 1.202.467.8716, victimbar@ncvc.org
- Internet Crime Complaint Center: www.ic3.gov
- US Securities and Exchange Commission (SEC): 1.800.732.0330, www.sec.gov
- Better Business Bureau (BBB): www.bbb.org
- US Postal Inspection Services: 1.877.876.2455, www.postalinspectors.uspis.gov