

TREASURER-TAX COLLECTOR SHARI L. FREIDENRICH, CPA

OCtreasurer.com



Jan 27–31 **2025**



PROTECTING AMERICA'S CONSUMERS

Thank you for picking up this flyer to learn more about financial literacy and to assist you in making well-informed decisions about your money. We live in an age of rapidly evolving technology. Many of us may conduct our personal and professional business on the internet and on other mobile platforms. While these provide conveniences to us, they create opportunities for scammers, hackers and identity thieves to commit cybercrime. In 2023, the Federal Trade Commission received more than 2.6 million victim reports describing more than \$10 billion in fraud – a 14% jump in losses in one year.

Resources:

consumer.gov, MyMoney.gov, MilitaryConsumer.gov, ConsumerFTC.gov, ftc.gov/tips-advice, onguardonline.gov



SCAMS AND IDENTITY THEFT

Prevention Resources and How to Report Identify Theft identitytheft.gov and ftc.gov/idtheft

Imposter and QR Code Scams

 $\frac{consumer.gov/scams-identify/imposter-scams;\ consumer.ftc.gov/consumer-alerts/2025/01/scam-alert-qr-code-unexpected-package}{}$

Avoiding Identify Theft

consumer.gov/sections/scams-identify-theft/avoiding-identify-theft

MANAGING YOUR MONEY

Saving Money When You Shop

<u>consumer.gov./managing-your-money/saving-money-when-you-shop</u>

Using Debit Cards

consumer.gov/managing-your-money/using-debit-cards

Prepaid Cards

consumerfinance.gov/consumer-tools/prepaid-cards

Renting an Apartment or House

consumer.gov/managing-your-money/renting-apartment-or-house





CREDIT, LOANS, & DEBT

Your Credit History

consumer.gov/credit-loans-debt/your-credit-history

Payday Loans and Cash Advances

consumer.gov/credit-loans-debt/payday-loans-cash-advances

Using Credit

consumer.gov/credit-loans-debt/using-credit

Check your credit report at least annually, find out how to get your $\underline{\text{free}}$ annual credit report at:

consumer.ftc.gov/articles/0155-free-credit-reports or call 1-877-322-8228

youtube.com/watch?v=HXgMLpc7ivE&feature=youtu.be

Questions? 1-877-FTC-HELP or file a complaint at ftc.gov/complaint

Resources Links to manage your money wisely, use credit and loans carefully and protect your identify and money https://www.consumer.gov