



...a brighter tomorrow

THE CONSUMER ADVOCATE

Fall 2012

Inside this issue:

Social Media Can Lead to Identity Theft	1-2
DCC's Success Story	2-3
Do You Know...	3
Spotlight on the Community	4
What's New at DCC	4

Social Media Can Lead to Identity Theft

Social media websites such as Facebook, Twitter, LinkedIn, etc. are an excellent way to connect with friends, share pictures, network, seek out employment opportunities and the like. Unfortunately, not everyone is using social media for this purpose; some individuals are using social media as a way to gain access to information that can help them commit crimes such as identity theft.

Identity theft occurs when someone uses your personal information to access your bank or credit card accounts, open up new accounts in your name, or generally commit fraud or other crimes without your knowledge.

According to Javelin Strategy and Research's *2012 Identity Fraud Survey Report*, over 11.6 million Americans have been a victim of identity theft and identity theft through social media is on the rise. Although the survey could not find a direct correlation between social media and identity theft, the study did find that consumers who use social media are at a greater risk of becoming a victim.

Many consumers believe their social media website is a safe space to share their personal information, but often they are revealing too much information. Could you be one of them? Follow these simple tips to help reduce the likelihood that you will be a victim of identity theft through your social media profile:

- **Limit the information you make available on your profile:** Do not list your phone number, date of birth (if you include your date of birth, omit the year in which you were born), names of relatives, where you work or have worked in the past, what schools you attended, mailing address, email address, pet's name, hobbies and interests, etc. If the above information is available on your social media website, a thief may be able to find the answers to common security questions companies such as banks, ask to verify your identity.
- **Do not accept strangers into your social network:** Thieves try and connect with individuals they do not know to access their profile hoping they can find information that can be used to commit identity theft. If you and a stranger have a mutual friend, always ask your friend how they know the person before you connect with them. You may be surprised to find that your friend does not know the person very well. Also, be aware that some thieves create fake profiles using the names of real people you know so you are more likely to connect with them. Limit your connections to people you regularly socialize with.

Thank You

Citi, Bank of America, TD Charitable Foundation, Chase, AICCCA, Discover and all of our other funders for your support!

Social Networking Can Lead to Identity Theft

- **Update antivirus software:** Antivirus software can be installed on your computer to detect and remove malware. Malware is software that infects your computer with viruses which can gather sensitive information from your computer. Typically, consumers get a virus on their computer by visiting websites that are infected with malware. Unfortunately, consumers tend to feel their social media website is a “safe” place and as a result, are more likely to click on third party website links shared by individuals within their social network. By clicking the link, you may be directed to a fake website that requests you enter your personal information or prompts you to “download” or “update” a program, both of which may infect your computer with malware. Once infected, the thief may send emails to your contacts through your social media account requesting or suggesting that your contacts click on a link which may infect their computer with malware or introduce some other scam. *It is important to remember that the account holder may not realize their account has been compromised until a later date and may not associate the problem with your account.
- **Adjust your privacy settings:** Many social media platforms allow you to adjust your privacy settings so that you control who can and cannot view your profile. Search your social media toolbox today to find out how to adjust your settings. Limit access to your profile to people that you know.
- **Change your password every three months or more often:** Many individuals use the same password for all of their accounts including banking, email, social media, etc. and rarely change them. If you use the same password for all accounts and a thief is able to access one of your passwords, you have inadvertently given them the password to **all** of your accounts. Create separate passwords for all of your accounts and change your password often. To help you remember to change your password, use a prompt such as an appointment on your calendar as a reminder.



Hopefully, neither your social media profile nor any of your other accounts that contain personal information will ever be compromised. If any of your accounts are compromised, contact the company that holds your account directly to learn about their recovery process. Also alert your contacts. This way in the event the thief tries to communicate with them requesting money or for some other scam they will be prepared. For more information on identity theft, visit the Federal Trade Commission website at www.ftc.gov or contact one of Debt Counseling's Certified Personal Finance Counselors at 888.354.6332 and we can help you on your way to ...a brighter tomorrow!

Debt Counseling's Success Stories

DCC periodically receives letters from consumers we educate as well as from clients paying down their credit card debt through DCC's Debt Management Program. They share their stories of financial burden which is successfully turned around with our help. DCC welcomes these narratives as they are great encouragement for those who are just starting out.



These stories help others recognize that they are not alone and that they too can change their financial habits and pay down their credit card debt with the help of DCC. Below, find a few of the notes we have received from our clients who are on their way to financial freedom.

“Just wanted to take the time and thank you for all of your help! Words cannot convey how much I appreciate your hard work and honesty. So once again, thank you.” ~ C.M.

Debt Counseling's Success Stories

"I am writing you in gratitude for the invaluable assistance you have rendered to my brother and myself. We came to you about a year ago in an attempt to help my brother pay his debt and gain control of his personal financial picture. Your patience and insightful assistance has gradually improved [my brother's] financial outlook. Although he is not "out of the woods" the future looks less threatening. Your professionalism, understanding and sincere concern [has helped my brother] get back on his feet. You have provided a structured partnership that works. We know that with your help the future will be brighter. We thank you from the bottom of our hearts!" ~P.B.

"Thank you again for your advice and patience with assisting me in getting back on financial track. Since speaking with you and sharing your advice, with me, you have made my situation much easier to understand, and I have much gratitude for your willingness to help me out. [I am ready to] start the process of seeing a "brighter tomorrow." ~R.M.

Want to share your story? Email Carly Wardwell, Education Director at cwardwell@debtcounselingcorp.org.

Celebrity \$ense

"Remember that credit is money."

**~Benjamin Franklin,
One of the Founding Fathers of the United States**

Do You Know...about LIHEAP?



The **L**ow **I**ncome **H**ome **E**nergy **A**ssistance **P**rogram (LIHEAP) is a federally funded grant program that provides financial assistance for heating costs including electric, propane, natural gas, wood, oil, kerosene, coal, etc. for income eligible renters and homeowners. All monies are granted and do not have to be paid back! In addition to financial assistance, LIHEAP may also provide weatherization and/or energy related repairs for homeowners.

LIHEAP is funded by the federal government, but monies are distributed to community agencies throughout the country. All applications for LIHEAP must be submitted to the community agency and they will determine if a consumer is eligible for assistance. Typically, community agencies begin accepting applications for LIHEAP in October/November and continue to accept applications through April or until funds have been exhausted. For more information about LIHEAP, such as where to apply and income guidelines, contact that **N**ational **E**nergy **A**ssistance **R**eferral (NEAR) project at 866.674.6327 or visit the Department of Health and Human Services website, <http://www.acf.hhs.gov/programs/ocs/liheap/>.

In addition to LIHEAP, there are other government benefits you may be eligible for. Start your research today! Visit www.benefits.gov and complete a short questionnaire which will help direct you toward benefit programs that may be able to provide additional assistance.

**DEBT
COUNSELING
CORPORATION**

DCC
3033 Express Dr. N.
Suite 103
Hauppauge, NY 11749

Phone: 888.354.6332
Fax: 631.582.5085

www.DebtCounselingCorp.org

...a brighter tomorrow

Page 4

Spotlight on the Community

Since 2010, Debt Counseling Corporation has facilitated money management workshops for the Suffolk County Salvation Army's Families@Home Program. This program is a four week course which empowers renters and homeowners to take control of their financial situation. Upon completion of the program, eligible participants receive a grant to help pay one months housing payment.

To promote the Families@Home Program as well as Debt Counseling's budget and credit counseling services, the staff of the Salvation Army and DCC's Education Director were featured on the August 26, 2012 radio show *Beyond the Bells* with Denise Richardson on WOR News Talk Radio 710. To listen to the podcast visit <http://wor710.com/Beyond-the-Bells-Podcast-Page/11598652>.

If you reside in Suffolk County, New York and would like more information about the Families@Home Program, contact the Suffolk County Salvation Army at 631.363.6100. For consumers residing outside of Suffolk County, find your local Salvation Army at http://www.salvationarmyusa.org/usn/www_usn_2.nsf and contact them directly to learn about programs they are offering in your area.

What's New at DCC

Through our Program **EFFECT** (Employee Financial Freedom Educational Credit Training), Debt Counseling Corporation travelled to the Department of Social Services' Uniondale and Deer Park New York offices to educate staff of all levels about our comprehensive budget and credit counseling services. Additionally, staff members who provide direct client services in turn referred Debt Counseling Corporation to their clients who are struggling with money management and debt.



The mission of Debt Counseling Corporation is to educate the general public about debt management options such as budgeting, refinancing, and a debt management program; to provide consumers consistent, superior, individualized service; to provide each consumer with the tools they need to develop and modify a budget which will allow them to maintain a dignified lifestyle.