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Identity Theft Protection Tips

Identity theft is a growing concern that affects millions of Americans every year. According to the Federal Trade Commission (FTC), over 2.6 million identity theft reports were filed in 2024 alone, costing billions of dollars in financial losses and credit damage. Understanding the risks, common methods of theft, and strategies to safeguard your identity can help you avoid becoming a victim.

Identity thieves use a variety of tactics to gain access to your personal information. They may send fake emails pretending to be your bank, install malware on your computer to capture passwords, or skim your credit card information at a gas station. In some cases, thieves rummage through trash looking for bills or financial statements, a practice known as "dumpster diving." They also exploit weaknesses in physical security by stealing wallets or purses and using public information from social media profiles to answer security questions.

Several risk factors increase your vulnerability to identity theft, so it is important to be aware of these top five risks:

- **Data breaches:** When companies or organizations experience cyberattacks, your personal information may be exposed.
- **Phishing scams:** Fraudulent emails, calls, or texts can trick you into revealing sensitive information.
- **Public Wi-Fi networks:** Using unsecured internet connections can allow hackers to intercept your data.
- **Lost or stolen devices:** Smartphones, laptops, or wallets containing personal information can be stolen or misplaced.
- **Mail theft:** Paper documents with financial information or credit card offers can be taken from your mailbox.

Identity theft poses a real threat, but by being proactive, you can protect your financial assets and personal information. Regular monitoring, mindful habits, and responding quickly to suspicious activity will help you avoid the costly consequences of identity theft. Here are five effective strategies to protect yourself from identity theft:

- **Use strong, unique passwords and two-factor authentication:** Secure your online accounts with complex passwords and pin codes for an extra layer of protection.
- **Use RFID blockers:** Many credit cards, passports, and IDs use Radio Frequency Identification (RFID) technology. To prevent electronic pickpocketing, consider using RFID-blocking wallets or card sleeves.
- **Secure your mail and devices:** Shred sensitive documents before disposal and use passwords or biometric locks on your smartphones and computers.
- **Monitor your credit reports regularly:** You have access to a free credit report annually from each of the three major credit bureaus (Equifax, Experian, and TransUnion). Checking these reports can help you spot suspicious activity early.
- **Freeze your credit:** By placing a credit freeze, you prevent new creditors from accessing your credit report without your permission, making it harder for them to open accounts in your name.

If you suspect identity theft or want to learn more about prevention, national resources such as the FTC's www.IdentityTheft.gov website offer valuable guidance, recovery plans, and reporting tools.

Source: Federal Trade Commission. Identity Theft and Online Security. Accessed 10/2/25. https://consumer.ftc.gov/identity-theft-online-security

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Budgeting: Back to Basics

Budgeting is a fundamental tool for managing your finances. It works by helping you track your income, expenses, and savings goals, giving you a clear picture of where your money is going each month. Without a budget, it is easy to overspend, accumulate debt, and miss opportunities to save for retirement, vacations, and emergencies.

Traditional budgeting methods can sometimes feel tedious, leading many people to give up before seeing any benefits. Fortunately, certain budgeting strategies can make managing money less stressful. Here are some modern budgeting practices that you might find useful:

- **Digital Envelope System:** You may have heard of the classic envelope system, where cash is divided into envelopes for each spending category. Today, apps like Goodbudget mimic this system digitally, allowing you to allocate funds without physically carrying cash. This combines the old-fashioned use of envelopes with modern technology.
- **Automated Money Transactions:** Automation is a powerful way to reduce financial stress and save time. To automate your savings, set up automatic transfers from your checking account to a savings or investment account right after payday. Similarly, automating bill payments can help you avoid late fees and improve your credit score.
- **Reverse Budgeting:** Instead of tracking every expense, focus first on how much you want to save or invest monthly. Then, set aside this amount before paying bills or discretionary expenses. This shifts your mindset to prioritizing savings rather than simply controlling spending.
- **No-Spend Challenges:** Commit to a short period, such as a week or a month, where you avoid all non-essential purchases. This can help to reset your spending habits, boost your savings, and heighten your awareness of unnecessary expenses.
- **Paper Budgets:** While apps are popular, many people find that writing a budget by hand increases accountability and mindfulness. A simple notebook, journal, or printed worksheet can be used to list income, expenses, and goals. This method forces you to slow down and think more carefully about your money.
- **Subscription Management Apps:** Many people overlook the money spent on unused or forgotten subscriptions. Apps like Truebill or Subby track recurring charges and help you cancel subscriptions you no longer need or use.
- **Micro Goals:** Break larger financial goals into smaller, achievable milestones. Use charts, stickers, or apps like YNAB (You Need a Budget) to visually track your progress.
- **Timing Your Spending:** Budgeting is not just about money but also about timing. Avoid shopping during emotional or stressful times when you may be prone to impulse purchases.

Popular budgeting apps like Mint, YNAB, and EveryDollar provide great frameworks for managing finances, but simple tools like creating a paper budget or performing no-spend challenges can deepen your financial awareness and control as well. Better budgeting starts with knowing your numbers and building healthy financial habits.

Note: The above-referenced budgeting apps are not intended to be an endorsement of any specific product. Individuals should talk with their financial advisor to determine which product(s) may be most appropriate.

Source: My Credit Union. Money Basics Guide to Budgeting and Savings. Accessed 10/3/25. https://mycreditunion.gov/sites/default/static-files/money-basics-guide-budgeting-savings.pdf

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Managing Financial Strain

Financial strain can be a significant source of stress for many adults. It often arises from common causes such as job loss, unexpected medical expenses, rising debt, or inadequate savings. Similarly, living beyond your means, failing to budget, or delaying bill payments can quickly accelerate into financial pressure, contributing to anxiety and depression. When money worries begin to dominate your thoughts, they can affect your sleep, relationships, and overall wellbeing.

Your financial habits can either ease or worsen your stress levels. For example, overspending or ignoring financial statements can create a cycle of uncertainty and worry. Similarly, avoiding difficult conversations about money with your partner or financial advisor can leave problems unaddressed and increase anxiety.

Here are some ways to help ease stress related to financial strain:

- **Prioritize debt repayment:** Focus on paying down high-interest debts first and talk with a financial expert to consider debt consolidation options if needed. Reducing debt burdens can lighten your financial load and lower stress.
- **Build an emergency fund:** Small, regular contributions to your savings can provide a safety net for unexpected expenses and reduce the fear that comes with financial emergencies.
- **Seek professional advice:** Financial counselors, credit advisors, and therapists can offer guidance, support, and coping strategies tailored to your personal situation. Your Employee Assistance Program (EAP) or banking institution may also have resources to help you make wise financial decisions.
- **Practice mindfulness:** Activities like meditation, exercise, and spending time with loved ones can help you manage emotional responses to financial stress.
- **Communicate openly about money:** Whether with family members or financial professionals, honest conversations can prevent misunderstandings and promote shared responsibility.
- **Limit financial triggers:** Avoid compulsively checking bank account balances or obsessing over news related to the economy if it increases anxiety. Instead, schedule specific times for financial reviews.
- **Focus on what you can control:** Accept that some financial challenges may be outside your immediate control and concentrate on proactive, realistic steps.

People who adopt structured money management practices along with effective stress management techniques are significantly more likely to overcome financial challenges. By adopting healthy money behaviors and seeking help when needed, you can create more financial and emotional stability.

Source: Betterhelp. How To Manage Financial Stress And Uncertainty. 3/4/25. Accessed 10/5/25. https://www.betterhelp.com/advice/stress/how-to-manage-financial-stress-and-uncertainty/

MEDITERRANEAN BAKED SWEET POTATOES

Ingredients

BASE

- 4 medium (~1/3 lb each) sweet potatoes
- 1 15-ounce can chickpeas (rinsed and drained)
- 1/2 Tbsp olive oil
- 1/2 tsp each cumin, coriander, cinnamon, smoked (or regular) paprika
- 1 pinch sea salt or lemon juice (optional)

GARLIC HERB SAUCE

- 1/4 cup hummus (or tahini)
- 1/2 medium lemon, juiced (1/2 lemon yields ~1 Tbsp juice)
- 3/4 – 1 tsp dried dill (or sub 2-3 tsp fresh per 3/4-1 tsp dried)
- 3 cloves garlic, minced (3 cloves yield ~1 1/2 Tbsp or 9 g)
- Water or unsweetened almond milk (to thin)
- Sea salt to taste (optional)

Servings:
4



Instructions

1. Preheat oven to 400°F and line a large baking sheet with foil.
2. Rinse and scrub potatoes and cut in half length wise. This will speed cooking time. Otherwise leave whole and bake longer (approximately double the time, 45 min – 1 hour).
3. Toss rinsed and drained chickpeas with olive oil and spices and place on a foil-lined baking sheet.
4. Rub the sweet potatoes with a bit of olive oil and place face down on the same baking sheet (or another baking sheet depending on size). Transfer to the preheated oven and bake until the sweet potatoes are fork tender and the chickpeas are golden brown – roughly 25 minutes.
5. While the sweet potatoes and chickpeas are roasting, prepare your sauce by adding all ingredients to a mixing bowl and whisking to combine, only adding enough water or almond milk to thin so it's pourable. Taste and adjust seasonings as needed. Add more garlic for more zing, salt for savoriness, lemon juice for freshness, and dill for a more intense herb flavor.
   - NOTE: If you don't have hummus, tahini (which you can DIY!) will make a great base substitution for the sauce – just adjust the seasonings to accommodate the lack of flavor tahini provides.
6. Also prepare the parsley-tomato topping by tossing tomato, parsley, and red onion (optional) with lemon juice and set aside to marinate.
7. Once sweet potatoes are fork tender and the chickpeas are golden brown – roughly 25 minutes – remove from oven.
8. For serving, flip potatoes flesh-side up and smash down the insides a little bit. Then top with chickpeas, garlic herb sauce, parsley-tomato salad, and chili garlic sauce (optional). Serve immediately.
9. Additional side ideas might include Hummus, Pita Chips, Baba Ganoush, or Persian Eggplant Dip. Enjoy!

Nutrition Facts (per serving)

Calories: 149

Carbohydrates: 14g

Protein: 4g

Fat: 12g

Fiber: 9g

Sodium: 159mg

Sugar: 1g

This newsletter/poster is provided for general informational purposes only and should not be considered medical advice, diagnosis or treatment recommendations.

Source: https://minimalistbaker.com/mediterranean-baked-sweet-potatoes/#wprm-recipe-container-35807