

# DON'T BE A VICTIM OF FINANCIAL FRAUD:

FINANCIAL ABUSE AND IDENTITY THEFT IN DOMESTIC VIOLENCE AND  
ELDER RELATIONSHIPS

Signature Theater, September 27, 2012

# RECOGNIZING FINANCIAL IDENTITY, ABUSE, & PLANNING FOR INDEPENDENCE

Moderator

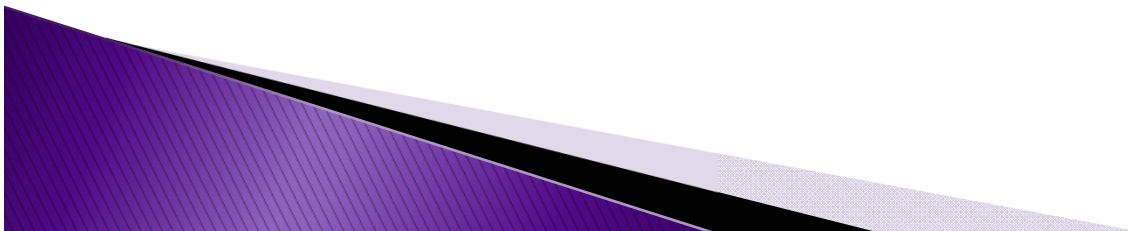
DORA GALACATOS, ESQ.

Senior Counsel,

Fordham Law School, Feerick Center for Social Justice

# Economic Advocacy for Survivors


Erika Sussman, Esq.  
Executive Director  
Center for Survivor Agency & Justice



**Survivor Centered  
Economic Justice Advocacy**

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ERIKA SUSSMAN  
EXECUTIVE DIRECTOR



THE CENTER FOR SURVIVOR  
AGENCY AND JUSTICE

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**Consumer Rights for Domestic  
Violence Survivors Initiative**

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- CRDVTI seeks to enhance consumer rights for survivors by *building the capacity of and forging partnerships between* domestic violence and consumer lawyers and advocates.
- Funded by the Office on Violence Against Women, DOJ, to provide technical assistance to Legal Assistance to Victims, Rural, and others working to enhance services to survivors.
- Partners include:
  - Center for Survivor Agency and Justice
  - National Consumer Law Center
  - National Law Center on Homelessness and Poverty
  - Feerick Center for Social Justice

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**Domestic Violence and Economics**

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- **Domestic violence leads to poverty, and poverty leads to increased vulnerability to violence.**
  - Poor women experience high rates of domestic violence
  - Women receiving public benefits experience even higher rates of domestic violence
- **Economic abuse**
  - "Economic abuse involves behaviors that control a woman's ability to acquire, use, and maintain economic resources, thus threatening her economic security and potential for self-sufficiency."
  - 99% of women were subjected to economic abuse at some point during their relationship.
  - Economic Control
  - Economic ExploitationAdams, Sullivan, Bybee, Greeson, Development of the Scale of Economic Abuse, 44(5) Violence Against Women Journal 963 (2008).
- Future safety requires access to economic resources

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**Defining Survivor Centered Advocacy**

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- **Direct Service vs. Advocacy**
  - "Advocacy is not primarily concerned with providing a service, but rather with assuring the availability and relevance of the service that is provided."
    - Herbert & Mould (1992)
  - Advocacy: The needs of the survivor *drive* the process.
- **Partnership between advocate and survivor**
  - Survivor is expert in her life, risks, prior strategies
  - Advocate/lawyer is expert in remedies and legal processes
- **Agency is not simply the ends, it is also the means.**

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**Shoener Research**

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- It's hard, because getting to that place where I take care of everything and everybody all the time. And I just want somebody to take care of me. One day of my life. And you know what, like I said, I thought about it – in the month that I was here, really was the first time in my entire life that somebody took care of me and watched out for me and listened and generally cared how I was feeling and how I was doing.
- To finally have somebody behind me saying you can, you can, you can. When I needed to be able to, I was finally able to. Because there was somebody there saying to me, yes you can. I never had that. I had everybody telling me, no you can't. So I think that's... knowing there was somebody, anybody out there behind me made all the difference because I spent all those years with nobody.

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**Survivor Centered Advocacy  
Makes a Difference**

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- **Community Advocacy Project**
  - Survivors who work with advocates who employ survivor-centered models:
    - ✦ Had less difficulty obtaining community resources over time
    - ✦ Experienced less violence over time
    - ✦ Reported higher quality of life and higher levels of social support

• Nicole Allen, Deborah Bybee, Cris Sullivan, *Battered Women's Multitude of Needs: Evidence Supporting the Need for Comprehensive Advocacy*, 10(9) VIOLENCE AGAINST WOMEN JOURNAL, 1015-1034 (September, 2004).

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**What is Survivor-Centered Economic Advocacy?**

- Addresses both the physical safety *and* the economic safety needs of the survivor.
  - There is no safety without economic justice.
  - Economic advocacy is ineffective without attention to the safety and privacy needs of survivors.
- Advocates and attorneys need to broaden their lenses.
  - Consumer advocates and attorneys must wear their "domestic violence glasses."
    - Understand the context of domestic violence
    - Craft strategies that address physical risks
  - Domestic violence advocates and attorneys must wear their "economic justice glasses."
    - Identify economic issues
    - Be knowledgeable about consumer remedies

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**How do we do Survivor Centered Economic Advocacy?**

- Full and open assessment of financial situation
- Review and develop past, current, and future economic plans
- Attend to economic situation in the face of safety.
- Strategic partnership on current, past, and future economic situation
- Requires flexibility and willingness to suspend judgment

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**Survivor Centered Economic Advocacy**

- How is this different than IPV or consumer service provision?
  - Holistic, client centered strategies that lead to long-term safety
    - Community Advocacy Project-- Sullivan et al.
    - Texas Shelter Study-- Gondolf
      - Three ingredients of long-term safety:
        - Childcare
        - Transportation
        - Independent source of income
  - Asks us to use different set of skills, knowledge, resources

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Why are YOU the right person to do this work?

- You already are thinking about these issues
- You have knowledge and skills in at least one of these areas (IPV advocacy or consumer/economic advocacy)
- Spend a moment thinking:
  - What do you bring to the table?
  - How are you doing this already?
  - Who supports you in this work?
  - Who are some mentors?
  - What resources do you need to use this approach?

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Consumer Rights for Domestic Violence Survivors Initiative

- Consumer Rights Screening Tool for Domestic Violence Advocates and Lawyers
  - <http://crdvsj.files.wordpress.com/2012/04/consumerrightsscreeningtool-9-11.pdf>
- Building Partnerships Pilot and Technical Assistance
  - To learn more about the project, visit: <http://crdvsj.wordpress.com/2012/04/17/building-partnerships/>
  - Building Partnerships Assessment and Resource Tool: <http://crdvsj.files.wordpress.com/2012/04/csaj-brochure-3-21.pdf>
- To learn about trainings, resources and technical assistance, contact the Consumer Rights for Domestic Violence Survivors Initiative at [info@csaj.org](mailto:info@csaj.org) or visit <http://crdvsj.wordpress.com>.

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# WHAT IS FINANCIAL IDENTITY?

DAVID ANDERSON

Executive Vice President,  
Working in Support of Education (W!SE)

# Financial Identity



**David Anderson**  
**Working in Support of Education**

# Financial Identity



- Too Much..... or
- Too Little?

# Types of Financial Identity

Life, Health, Property and  
Casualty, Disability

Checking, Savings,  
Investments



- Earnings/Assets
- Liability
- Risk Protection

Charge, Credit, Store cards,  
installment loans, mortgage  
loan; bills, tax forms

# The unbanked and what it costs

- Not enough money
- Minimum Balances Too High
- Infrequent Transactions
- Too Bureaucratic
- Lack of Trust
- No Value Added

## The Costs

Reliance on AFS  
Reliance on informal  
credit  
No financial history  
Lack of Safety and  
Security  
Opportunity cost of  
interest

# Credit can be good!

- Proper use can help establish good credit rating
- Convenience
- Emergency buying power
- Additional form of identification
- Record of purchases on bill statement
- Discount programs





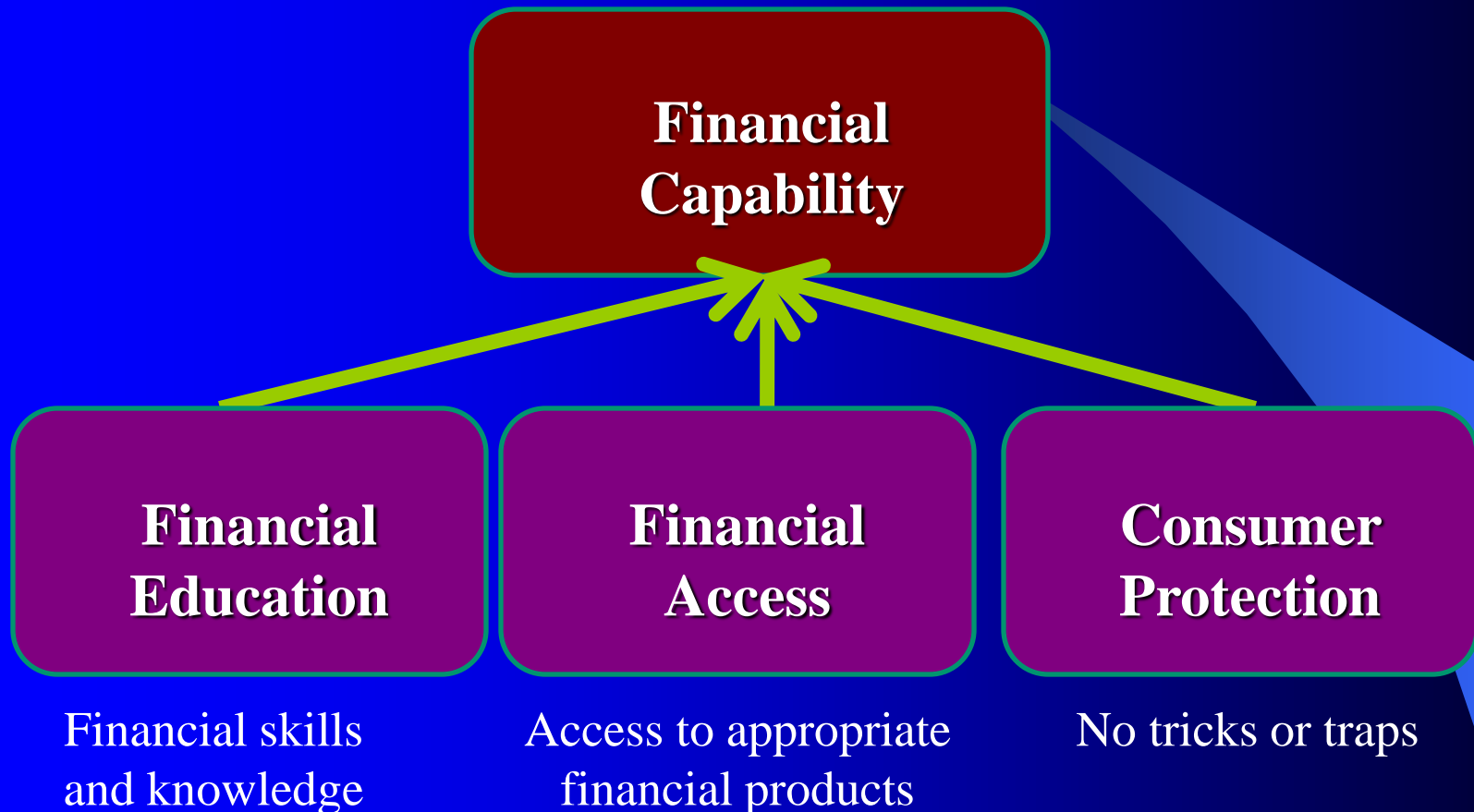
# FICO – building a financial identity through your credit score...

- Payment History
  - 35% of score
  - payment info
  - public records
  - late or missed payments
- Amounts Owed
  - 30% of score
  - lots of \$, many accounts
- Length of Credit History
  - 15% of score
- New Credit
  - 10%
  - open several accounts in short period= risk
  - # of inquiries
- Types of Credit in Use
  - 10%
  - mix of credit types

# Protecting your Financial Identity...

- Keep Personal Information Personal
- Don't Use Social Security Number
- Leave Social Security Card Home
- Carry Only What's Needed
- Photo ID Credit Card
- Know Your Billing Cycles
- Shred Receipts
- Use the Post Office
- Creative Passwords
- Keep Personal Information Safe
- Review Credit Report

# Building Financial Awareness....



Source: Office of Financial Education; US Treasury; Federal Reserve

# RECOGNIZING FINANCIAL ABUSE

LAURA RUSSELL, ESQ.

Supervising Attorney,

Family/Domestic Violence Unit, Legal Aid Society



# Financial Abuse as an element of Domestic Violence

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Laura A. Russell, Esq.  
Supervising attorney  
Family/Domestic Violence Unit  
The Legal Aid Society  
[LARussell@legal-aid.org](mailto:LARussell@legal-aid.org)

# What is financial abuse?

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- Getting an “allowance”
- All assets in abuser’s name/all debts in survivor’s name
- Utilities in abuser’s name only
- Purposefully ruining survivor’s credit report/score
- Refusing to allow access to bank accounts
- Forging survivor’s name on tax documents

# Financial abuse continued...

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- Refusing to give survivor their own ATM card
- Not allowing survivor access to any financial information
- Forcing survivor to account for every penny spent (with receipts)
- Refusing to pay household bills until after getting “shut off” notices
- Refusing to allow survivor to have their own credit card



# How to identify financial abuse?

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- Listen to the language the client uses (“allowance”, client is not “allowed” to see bank accounts, client does not name specific accounts)
- Ask issue-specific questions (Are you able to pay your bills on time? Do you have emergency money?)





# Identifying Financial Abuse

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- Understand the client's financial position
  - Do they have employment? Were they allowed to work outside of the home?
  - Do they have immigration status?
  - Do they have emergency money?
  - Have they received any court papers relating to debts/eviction/foreclosure?
  - Do they have access to the car?
  - Do they have enough money to get home?



# Asking Financial Questions

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- Start with open questions (Who controls the household finances)
- Follow up with specific questions (Who pays the phone bill? Has your phone ever been turned off?)
- Understand that unlike physical abuse, most clients will not see financial abuse as wrong



# Asking Financial Questions

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- Become knowledgeable with financial terms:

Mortgage, Note, Deed

Credit card, pre-paid card

Payday loan, tax refund loan

W-2, 1099,

Credit report, Credit score

The more you understand the terminology,  
the easier it is to discuss with the client.



# Addressing Financial Abuse

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- To get a financial picture, have the client safely pull their credit report
- Get copies of all documents relating to court proceedings for debts/assets
- Get copies of any deeds and mortgages (acris)
- If possible to do safely, have client get copies of all accounts, tax returns and other financial documents



# Addressing Financial Abuse

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- Discuss income options with the client (employment vs. public benefits, Is the client eligible for maintenance and child support?)
- Discuss what the client wants to do for the immediate financial future
- If the client has court documents, refer them to a legal provider
- Discuss affordability and budgeting options with client
- If the client is married, refer them to a legal provider who handles contested divorces

# UNDERSTANDING IDENTITY THEFT AND VICTIM COMMUNITIES

Moderator

CATHERINE SHUGRUE DOS SANTOS, MSW

Deputy Director in Charge of Client Services,

New York City Anti-Violence Project

# CREDIT CARE 101

STEFAN HENCH

Senior Financial Coach, The Financial Clinic

# How to Help Survivors: *What to Know to Protect Yourself from Fraud*

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Stefan Hench  
Senior Financial Coach  
The Financial Clinic

**The Financial Clinic**

*Building Financial Security and  
Improving Financial Mobility*



# Outline of Presentation

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- ▶ Focus on Credit
- ▶ Combating ID Theft in Two Timeframes
  - ▶ Defense (Before ID Theft)
  - ▶ Credit Repair—Steps to Take if You Have Become a Victim
- ▶ Focus on: Police Reporting
  - ▶ Notes for survivors
  - ▶ Notes for police
- ▶ Other Examples of Financial Fraud

# Introduction to The Financial Clinic

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- ▶ The Clinic exists to build working poor people's **financial security**.
- ▶ Our **financial development** model helps customers address their immediate financial challenges, while working toward long-term **goals** and financial mobility.
- ▶ We have 12 coaches in the field and 2 who sit at the Brooklyn and Queens Family Justice Centers.

# Intro to Financial Coaching

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- ▶ One-on-one meeting between individual and trained financial coach.
- ▶ Centered around a client's **goals**.
- ▶ Financial Coaching exists not in a vacuum but *within the context of* safety planning.
  - ▶ Guidelines—not rules
  - ▶ For some survivors, not all suggestions are appropriate to their specific situation.
  - ▶ So, set up a meeting with a coach, to discuss the situation in a one-on-one setting.

# Defense Against ID Theft—Protect Info

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- ▶ **Guard Your Digits—**Be very careful about who has access to your social security number.
  - ▶ Valid Reasons—Employment, tax preparation, credit check.
  - ▶ Otherwise, just give the last four digits, or try to use an alternate form of ID such as driver's license number.
- ▶ **Keep Financial Information Hidden—**Most ID theft happens by someone the victim knows.
  - ▶ Keep account numbers, checkbooks and passwords in a safe place.
  - ▶ Change passwords regularly.
  - ▶ Shred important documents before you throw them away.

# Defense Against ID Theft—Just Opt Out!

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- ▶ For many people, credit card companies pull “soft” inquiries *dozens of times per year* to screen them for credit card offers.
- ▶ Banks send *unsolicited* credit card offers to those with sufficient credit. This is a large ID theft risk, since all you need to know is the social security number to apply for credit, as long as you have the credit card offer.
- ▶ Opt out of receiving these credit pulls and unsolicited offers.
  - ▶ [www.optoutprescreen.com](http://www.optoutprescreen.com)
  - ▶ OR call 1-888-5OPT-OUT

# Defense Against ID Theft—Get Credit Reports

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- ▶ Pull and review personal credit reports at [www.annualcreditreport.com](http://www.annualcreditreport.com). If it has been more than one year since you checked your credit reports, make sure to check reports from all three Credit Reporting Agencies (CRAs).
  - ▶ Equifax
  - ▶ Experian
  - ▶ TransUnion
- ▶ If you suspect that you are the victim of ID theft, you are entitled to one *additional* report each year.
- ▶ Be careful with addresses—enter an old address to prevent abuser from tracking survivor through credit reports.

# Defense Against ID Theft—Initial Fraud Alerts

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- ▶ If you suspect ID theft *at all*, request that the credit reporting agencies place initial fraud alerts on all three of your reports.
- ▶ Fraud alerts make it more difficult for others to access credit in your name. If a creditor checks your credit file and there is a fraud alert in place, the creditor should contact you verbally before opening any accounts in your name.
- ▶ Initial Fraud alerts are free and last for 90 days.

# Defense Against ID Theft—Keep Numbers Safe

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- ▶ If you have lived in a situation where you suspect ID theft may have occurred, ask the banks to cancel your current cards and issue cards with new numbers.
- ▶ Be sure that the cards go to your current address, and not any old address you may have had!
- ▶ If you feel unsafe by giving out your current address to creditors, provide a PO Box number or address of friend or relative, as any address you give will show up on your credit report.



# Repair ID Theft—First Steps

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- ▶ If you find that you have fallen victim to ID Theft, there are several steps to take.
- ▶ Contact creditors of the accounts that have been opened fraudulently or have been tampered with. Inform them of the fraud and close the accounts immediately.
- ▶ You should be sent an “Affidavit of Fraud” from each creditor, which should be completed and returned to the creditor.

# ID Theft Credit Repair—Freezes and Extended Fraud Alerts

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- ▶ Considering placing an extended fraud alert or security freeze on your credit reports.
- ▶ Extended Fraud Alert—
  - ▶ creditors **must** contact you directly before using your credit file to approve credit,
  - ▶ Lasts for 7 years.
- ▶ Security freeze—
  - ▶ disallows your credit report to be used as a basis for applying for new credit *until you elect to lift the freeze*.
  - ▶ Make sure to freeze all three reports.

# Credit Repair—File Complaints

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- ▶ File a complaint with the Federal Trade Commission (FTC).
- ▶ File complaint with the New York City Department of Consumer Affairs.
- ▶ File a police report (more below).
- ▶ Begin the process of disputing fraudulent information with the creditors, banks and credit reporting agencies.
- ▶ There may be many rounds of disputing before negative items are permanently removed—get as much evidence as possible of fraud.

# Police Reporting

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- ▶ Banks (creditors) and CRAs are sometimes reluctant to acknowledge that an account is open as a result of fraud.
- ▶ Providing a police report makes banks and CRAs *far* more likely to accept claims of fraud and:
  - ▶ Close fraudulent accounts
  - ▶ Erase fraudulent charges on existing accounts
  - ▶ Consent to cease reporting information about fraudulent accounts to

# Police Reporting—Step by Step

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## I. Get organized—Bring copies of:

- ▶ Most recent credit reports
- ▶ FTC ID theft affidavit (see resources)
- ▶ ID theft affidavit from creditor
- ▶ Any correspondence between you and the creditor that references fraud.
- ▶ Copy of the FTC’s memorandum on the importance of filing a police report.
- ▶ Orders of protection

# Police Reporting—Step by Step

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2. Give the officer as much information as possible about the nature of the ID theft.
3. Ask the officer to fill out relevant part of the FTC ID theft Affidavit *as well as* generate and complete a local police report.
4. For domestic violence survivors who are also ID theft victims, as to speak with the precinct's DV officer and the detective who helped you file any previous DV-related police report.

# Four More Notes on Police Reporting and ID Theft

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1. New York law requires local police precincts to file a police report for an ID theft victim at the victim's request. The victim is entitled to a copy of this report, free of charge.
2. An officer may use the FTC Identity Theft Affidavit Report to help generate and complete a local ID theft police report.
3. Federal law states that a police report allows victims of ID theft to have fraudulent accounts and information blocked from their credit reports.
4. The officer is able to sign off as the "law enforcement representative" on the FTC Identity Theft Report.

# Other Examples of Financial Abuse

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- ▶ **Banking**
  - ▶ ID Theft—opening account in survivor’s name
  - ▶ Withdrawing funds using survivor’s information.
  - ▶ Removal of survivor’s earnings from joint bank account.
- ▶ **Taxes**
  - ▶ Forging spouse’s signature
  - ▶ Coercing spouse to sign joint return
  - ▶ Claiming tax benefits for children without custody or right to do so
- ▶ **Financial “Coercion”**
  - ▶ Coercing partner to open unwanted accounts
  - ▶ Coercing partner to co-sign unwanted joint accounts



# Further Information

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- ▶ Questions? Feedback? Contact me (Stefan Hench)  
[shench@thefinancialclinic.org](mailto:shench@thefinancialclinic.org)
- ▶ Are you interested in financial coaching, or do you know someone who does? Are you interested in our capacity building initiatives?
  - ▶ Call The Clinic: (646) 810-4050

# FILING COMPLAINTS WITH THE FTC

KAREN DAHLBERG O'CONNELL, ESQ.  
Attorney, Federal Trade Commission



# Filing Complaints with the Federal Trade Commission

## Credit Repair Scams & Other Frauds

Karen D. O'Connell  
Attorney  
Northeast Region  
Federal Trade Commission

\*The views expressed herein do not necessarily reflect the views of the FTC or any Commissioner.



# The Consumer Sentinel Database:


- Collects consumer complaints
- Is accessible to various law enforcement agencies.



# Why file a complaint with the FTC?

All filed complaints are aggregated into statistics, which

- Inform policy &
- Provide information regarding potential targets for investigation & enforcement actions



In 2011, the #1 reported complaint was ID Theft.

Also within the top 10 complaint categories:

Advanced-Fee Loans & Credit Protection/Credit Repair Scams



# How to recognize a Credit Repair Scam:

- Someone charges up-front fees;
- Someone tells you NOT to contact the three major national credit reporting agencies;
- Someone promises to get rid of all negative information in your credit report, even accurate and current information;
- Someone suggests that you try to invent a “new” credit identity — and then, a new credit report — by applying for an Employer Identification Number to use instead of your Social Security number;
- Someone tells you to dispute all the information in your credit report, regardless of its accuracy or timeliness.



## 2 ways to file a Complaint with the FTC

- By phone at (877) FTC-HELP
  - Operators can accept complaints in English and Spanish

**OR**

- Online @[www.ftc.gov](http://www.ftc.gov)



Federal Trade Commission - FrontMotion Firefox

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Federal Trade Commission

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You have rights when employers use a background report

Google Settles FTC Charges  
Violated previous privacy order

Applying for a Job?  
Know your rights about employers' use of background reports

Reebok Toning Shoe Refunds  
Checks from \$25 Million Settlement Now Being Mailed

Competition Counts  
How Consumers Win When Businesses Compete

Get Your Free Credit Report more

REGISTER TO DO NOT CALL more

FIGHTING BACK AGAINST IDENTITY THEFT more

CONSUMER COMPLAINT? Report it to the FTC more

FTC NEWS [More News](#)

**For Release: August 10, 2012**  
**FTC Names Agency's New Inspector General**  
Federal Trade Commission Chairman Jon Leibowitz today announced that Scott E. Wilson will join the agency from the U.S. Treasury Department's Bureau of Engraving and Printing on August 13, 2012, and will serve as Inspector General.

**For Your Information: August 10, 2012**  
**FTC Approves Final Settlement With Facebook**  
**Facebook Must Obtain Consumers' Consent Before Sharing Their Information Beyond Established Privacy Settings**

**For Your Information: August 10, 2012**  
**FTC Sends Refunds to Consumers Lured by Money-Making Scam**  
The Federal Trade Commission is mailing 9,282 refund checks to consumers who were deceived by false promises that they could earn substantial income if they bought and followed the "Stefanchik Program" to buy and sell privately held promissory notes and mortgages.

**For Release: August 9, 2012**  
**Google Will Pay \$22.5 Million to Settle FTC Charges it Misrepresented Privacy Assurances to Users of Apple's Safari Internet Browser**  
**Privacy Settlement is the Largest FTC Penalty Ever for Violation of a Commission Order**

FEATURED TOPICS

- Administrative Law Judge Cases
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- Antitrust & Mergers
- Clothing & Textiles Information
- Commission Actions
- Conferences & Workshops
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- Getting Your Money Back
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FEDERAL TRADE COMMISSION  
PROTECTING AMERICA'S CONSUMERS

FEDERAL TRADE COMMISSION  
PROTECTING AMERICA'S CONSUMERS

start

Federal Trade Commi... Presentation1 - Micro...


6:31 PM

Go to [www.ftc.gov](http://www.ftc.gov)

# Click “File a Complaint” under the Consumer Protection tab

The screenshot shows the Federal Trade Commission (FTC) website in a Firefox browser window. The browser's address bar displays "www.ftc.gov". The website's header includes the FTC logo and the text "Protecting America's Consumers". A navigation menu is located below the header, with "Consumer Protection" selected and "File a Complaint" highlighted. A large green arrow with a white downward-pointing arrow is overlaid on the "File a Complaint" link. Another green arrow with a white upward-pointing arrow is overlaid on the "Apply for a Job?" link in the main content area. The main content area features several news items, including "Google Settles FTC Charges", "Applying for a Job?", "Reebok Toning Shoe Refunds", and "Competition Counts". A sidebar on the left contains the text "FEDERAL TRADE COMMISSION PROTECTING AMERICA'S CONSUMERS". The browser's taskbar at the bottom shows several open applications, including "Federal Trade Comm...", "How\_To\_File\_A\_Com...", and "untitled - Paint".

# Use the FTC Complaint Assistant



**FEDERAL TRADE COMMISSION**  
PROTECTING AMERICA'S CONSUMERS


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### Before You Submit a Complaint

The Federal Trade Commission, the nation's consumer protection agency, collects complaints about companies, business practices, identity theft, and episodes of violence in the media.

**Why:** Your complaints can help us detect patterns of wrong-doing, and lead to investigations and prosecutions. The FTC enters all complaints it receives into Consumer Sentinel, a secure online database that is used by thousands of civil and criminal law enforcement authorities worldwide. **The FTC does not resolve individual consumer complaints.**


**Your Privacy:** How much personal information you provide is up to you. To learn how we safeguard your personal information, please read our [Privacy Policy](#). If you don't provide your name and certain other information, it may be impossible for us to refer, respond to, or investigate your complaint.



Click [here](#) for the Complaint Assistant form  
Click [here](#) to file a complaint with the FTC.

Haga clic [aquí](#) para acceder el Asistente de Quejas de la FTC en Español.

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**NATIONAL DO NOT CALL REGISTRY** [INFO](#)

### National Do Not Call Registry


The National Do Not Call Registry gives you a choice about whether to receive telemarketing calls at home. Most telemarketers should not call your number once it has been on the registry for 31 days. If they do, you can file a complaint at this Website. You can register your home or mobile phone for free.

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**Consumer Sentinel Military**

Helps to identify and target consumer protection issues that affect members of the United States Armed Forces and their families. Click [here](#) to file a consumer complaint if you are a member of the United States Armed Forces.



**econsumer.gov**

collects cross-border complaints. Click [here](#) to file a complaint against an entity in another country.

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### Paperwork Reduction Statement:

This voluntary complaint form is designed to improve public access to the FTC Bureau of Consumer Protection. The estimated time of completion is 5 minutes. Under the Paperwork Reduction Act, as amended, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. The OMB number for this form is 3084-0047.



# Enter your contact information

 **FEDERAL TRADE COMMISSION**  
PROTECTING AMERICA'S CONSUMERS

Privacy Policy | Federal Trade Commission

## FTC Complaint Assistant

Step 1

**Step 1: Let's Get Started**

Welcome to the FTC Complaint Assistant. So that we can properly record your complaint, you will first be asked to answer a series of questions. After answering these questions, you will have the opportunity to provide us additional details regarding your complaint in your own words. Please start by telling us how we can best contact you.

**Contact Information**

First Name:

Last Name:

Street Address:

Apt/PO Box:

City:  State:

Zip:

Country:

Phone Number:

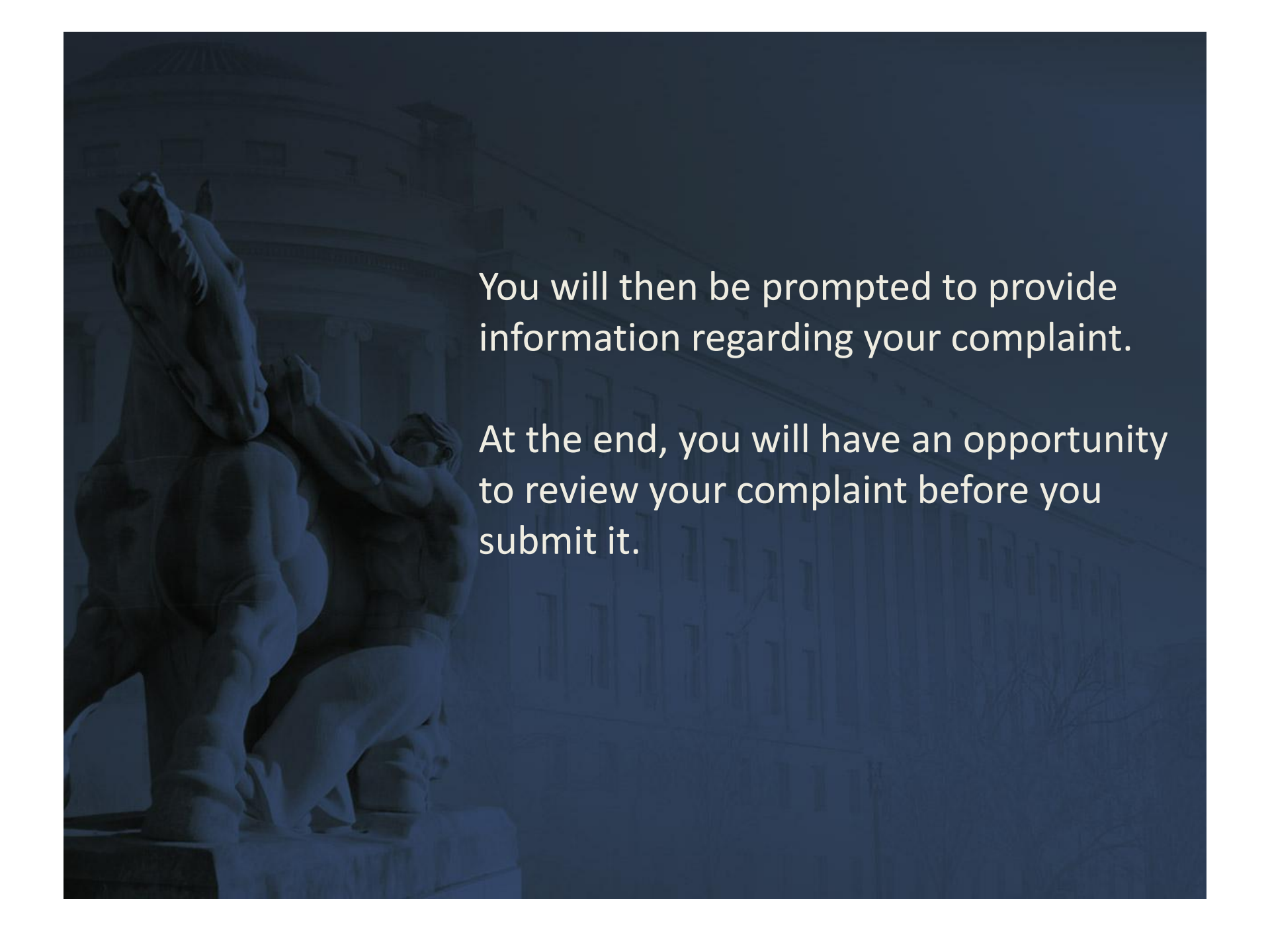
Work Number:  Extension:

Email Address:

Are you reporting this complaint on behalf of someone else?  Yes  No


**Note that you  
can file a  
complaint on  
behalf of  
someone else**





You will then be prompted to provide information regarding your complaint.

At the end, you will have an opportunity to review your complaint before you submit it.



For ID Thefts, after submitting a  
complaint, print your  
FTC ID Theft Affidavit

# FTC Complaint Assistant

We have received your complaint.

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Thank you for filing a complaint with the Federal Trade Commission. Based on the information you have given us, we recommend that you take the following steps, if you have not already.

- Step 1:** At least one of the three credit reporting agencies ([Equifax](#), [Experian](#) or [Trans Union](#)) should be contacted so a fraud alert can be placed. A fraud alert is a message that is placed on a credit report to help protect a consumer's credit information. Fraud alert messages notify potential credit grantors to verify the consumer's identification before extending credit in his/her name. Standard fraud alerts last for 90 days. However, if a consumer can prove that he/she has become victim of IDT, the alert can be placed on his/her report for 7 years.
- Step 2:** For additional information on identity theft, you can visit our identity theft website [here](#).
- Step 3:** If you have done the above steps and have any additional questions or any additional information you would like to add to your file, please call **877-438-4338** to speak with a counselor. When you call, please have this reference number: **40453827** to help us quickly retrieve your information.

[Click here to get your completed FTC ID Theft Affidavit.](#)

Your complaint was filed in our Sentinel complaint database; the information you entered was used to create your ID Theft Affidavit. Save or print the Affidavit and use it with a police report to prove you're a victim. You will not be able to save or print your completed Affidavit after you leave this screen.

[Learn more about the Affidavit.](#)

[Submit Another Complaint](#)

 Processing ...

 Print



# Your FTC ID Theft Affidavit will look like this:

Average time to complete: 10 minutes

## Identity Theft Victims' Complaint and Affidavit

A voluntary form for filing a report with law enforcement and disputes with credit reporting agencies and creditors about identity theft-related problems. Visit [ftc.gov/idtheft](http://ftc.gov/idtheft) to use a secure online version of this form that you can print for your records.

### Before completing this form:

1. Place a fraud alert on your credit reports, and review the reports for signs of fraud.
2. Close the accounts that you know, or believe, have been tampered with or opened fraudulently.

### About You *(the victim)*

#### Now

- (1) My full legal name: \_\_\_\_\_  
First Middle Not Provided Last Suffix
- (2) My date of birth: \_\_\_\_\_  
mm/dd/yyyy
- (3) My Social Security Number: \_\_\_\_\_
- (4) My driver's license: \_\_\_\_\_  
State Number
- (5) My current street address: \_\_\_\_\_  
Number & Street Name Apartment, Suite, etc.  
City State Zip Code Country
- (6) I have lived at this address since: \_\_\_\_\_  
mm/dd/yyyy
- (7) My daytime telephone number: (\_\_\_\_) \_\_\_\_\_  
 My evening telephone number: (\_\_\_\_) \_\_\_\_\_  
 My email address: \_\_\_\_\_

Leave (3) blank until you provide this form to someone with a legitimate business need, like when you are filing your report at the police station or sending the form to a credit reporting agency to correct your credit report.

#### At the Time of the Fraud

- (8) My full legal name was: \_\_\_\_\_  
First Middle Last Suffix
- (9) My address was: \_\_\_\_\_  
Number & Street Name Apartment, Suite, etc.  
City State Zip Code Country
- (10) My daytime phone: (\_\_\_\_) \_\_\_\_\_ My evening phone: (\_\_\_\_) \_\_\_\_\_  
 My email: \_\_\_\_\_

Skip (8)-(10) if your information has not changed since the fraud.



# Sign the affidavit in front of a witness or notary.

Victim's Name: \_\_\_\_\_ Not Provided \_\_\_\_\_ Phone Number(s): \_\_\_\_\_ Page 7

## Signature

As applicable, sign and date **IN THE PRESENCE OF** a law enforcement officer, a notary, or a witness.

- (21) I certify that, to the best of my knowledge and belief, all of the information on and attached to this complaint is true, correct, and complete and made in good faith. I understand that this complaint or the information it contains will be made available to federal, state, and/or local law enforcement agencies for such action within their jurisdiction as they deem appropriate. I understand that knowingly making any false or fraudulent statement or representation to the government may violate federal, state, or local criminal statutes, and may result in a fine, imprisonment, or both.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date Signed (mm/dd/yyyy)

## Your Affidavit

- (22) If you do not choose to file a report with law enforcement, you may use this form as an Identity Theft Affidavit to prove to each of the companies where the thief misused your information that you are not responsible for the fraud. While many companies accept this affidavit, others require that you submit different forms. Check with each company to see if it accepts this form. You should also check to see if it requires notarization. If so, sign in the presence of a notary. If it does not, please have one witness (non-relative) sign that you completed and signed this Affidavit.

\_\_\_\_\_  
(Notary)

## Witness:

\_\_\_\_\_  
(signature)

\_\_\_\_\_  
(printed name)

\_\_\_\_\_  
(date)

\_\_\_\_\_  
(telephone number)



# ID Theft Victims should File a Police Report as well.

Bring your FTC ID Theft Affidavit with you,  
and attach a copy of it to your police report.


For more information & form letters, go to  
[www.ftc.gov/IDtheft](http://www.ftc.gov/IDtheft)



# *Notario Frauds/ Immigration Services Scams*

**Consumer Education materials regarding immigration scams are now available in 6 languages:**

- **English**
- **Spanish**
- **Chinese**
- **Korean**
- **Vietnamese**
- **Haitian Creole**



These materials are FREE and may be  
ordered in bulk @

[www.ftc.gov/immigration](http://www.ftc.gov/immigration)



Protecting  
America's  
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[Vea esta página en español](#)

## Avoiding Scams Against Immigrants

Whether you're renewing your Green Card, becoming a citizen, or trying to choose the right forms, immigration issues can be complicated – and it's important to do things right. Use the resources on this page to help you spot and avoid scams, and find the right kind of help.

### View resources:

- in english
- en español
- 中文
- 한국어 자료
- an kreyòl ayisyen
- Việt Nam

### Resources in English

- [Avoiding Scams Against Immigrants](#)
- [I Need Immigration Help. Who Can Help Me?](#)
- [Immigration Help Wallet Card \[PDF\]](#)
- **PSA's:**



(download: mp3 or wav)

Order free  
immigration  
resources

Report Scams  
Against  
Immigrants



Scams and the Immigration Process



**There are also audio public service  
announcements in English, Spanish &  
Chinese, all available @**

**[www.ftc.gov/immigration](http://www.ftc.gov/immigration)**



Thank You.

Karen D. O'Connell  
Attorney  
Northeast Region  
Federal Trade Commission

# NYC FINANCIAL EMPOWERMENT CENTERS

KATY ABREU

Assistant Press Secretary &  
Special Projects Coordinator,  
New York Department of Consumer Affairs





**Department of Consumer Affairs**  
Office of Financial Empowerment

## **NYC Financial Empowerment Centers**

**Katjusca Abreu**



Department of Consumer Affairs  
Office of Financial Empowerment

## **Mission of NYC Department of Consumer Affairs**

To empower consumers and businesses to ensure a fair and vibrant marketplace.

## **Office of Financial Empowerment**

The Office of Financial Empowerment (OFE) is the first local government initiative in the nation with a mission to educate, empower, and protect New Yorkers with low incomes so they can build assets and make the most of their financial resources.



## Financial Empowerment Center Initiative

- Free, professional, confidential one-on-one financial counseling at sites citywide
- Centralized scheduling for all locations through OFE Call Center. Call 311 to make an appointment!
- Financial Empowerment Centers administered by DCA and operated by five nonprofit contractors



**Financial  
Empowerment  
Center**



**Department of Consumer Affairs**  
Office of Financial Empowerment

**Department of Consumer Affairs**

[nyc.gov/consumers](http://nyc.gov/consumers)

**Office of Financial Empowerment**

[nyc.gov/ofe](http://nyc.gov/ofe)

