

Financial Management  
Credit Internet Sites

1. Go to [www.FTC.gov](http://www.FTC.gov)
2. Click on Tips & Advice then in the down box click For Consumers
3. On the left side of the page click Money and Credit
4. Then Click on Credit & Loans
5. Click on **Protecting Against Credit Card Fraud**

List 10 things you should do to protect yourself from credit and credit card fraud.

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

List 5 things you should never do concerning credit cards.

- 1.
- 2.
- 3.
- 4.
- 5.

What should you do if your card is stolen?

Under law, what is the maximum amount you have to pay if someone stole your card and used it?

6. Click the Back arrow.
7. Click on **Credit Card Loss Protection**

Avoid doing business with callers who claim that:

- 1.
- 2.
- 3.
- 4.

What does the FTC advise?

8. Click the Back arrow.
9. Search **Credit, ATM and Debit Cards, What to Do If They're Lost or Stolen** and click on the first article.

How does ATM card loss differ from Credit Card loss?

What advice is given on how to protect your cards?  
ATM or Debit Cards:

- 1.
- 2.
- 3.
- 4.

10. Search **Payday Loans**

11. Click on the Payday Loans(Article) 4<sup>th</sup> one down

How do Payday Loans work?

What does it mean to roll over the loan?

According to the reading, if you pay \$15 to borrow \$100, how much would it cost you in the end if you rolled it over 3 times?

The reading gave you six other options or helpful hints. What are they?

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

12. Go to google.com
13. Search **Deter, Detect, Defend: Avoid ID Theft**
14. Go down to the 4<sup>th</sup> link. It is a PDF file. Click on this an a pamphlet will open.

List 5 common ways ID Theft happens.

- 1.
- 2.
- 3.
- 4.
- 5.

**Deter:** List 6 ways to safeguard your information.

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

**Detect.** List 4 signs that should alert your to ID Theft.

- 1.
- 2.
- 3.
- 4.

**Defend:**

1. Place a \_\_\_\_\_ on your credit reports. What will this tell your creditors?
2. \_\_\_\_\_ accounts.
3. File a \_\_\_\_\_.
4. Report the theft to the \_\_\_\_\_.