



Your Financial Safety Checkup

Stay One Step Ahead of Fraud

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👋, I'm Christina



evidence
action /



Stanford



HARVARD
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Institute of
Technology





This Session Is About Doing, Not Just Knowing

01

Three Specific Actions

Each one meaningfully reduces your risk of fraud and identity theft.

02

Live On-Screen Demo

I'll demonstrate a credit freeze so you can see exactly what to do.

03

Take It Home

You'll leave with a free checklist to complete each step on your own time.

A dark background with floating numbers and icons, including a red warning sign. The numbers are in various colors and sizes, some appearing to be part of a sequence. The icons include cubes and hexagons. A prominent red warning sign with a white exclamation mark is centered in the upper right quadrant of the image.

Your Social Security Number Is Probably Already Out There

A Massive Breach in 2024

A single data breach exposed **270 million Social Security numbers** — in one incident alone.

The Bigger Picture

Security experts estimate **60–80% of all SSNs** have already been compromised across various breaches.

You're an Attractive Target

Unlike a 23 year old, you may have good credit, savings, and home equity — exactly what criminals are looking for.

Your Three-Step Checkup

Three actions — free, proven, and powerful. We'll walk through each one today.



Freeze Your Credit

At all three bureaus — Equifax, Experian, and TransUnion



Add a Trusted Contact

To your financial and investment accounts



Quick Device Security Check

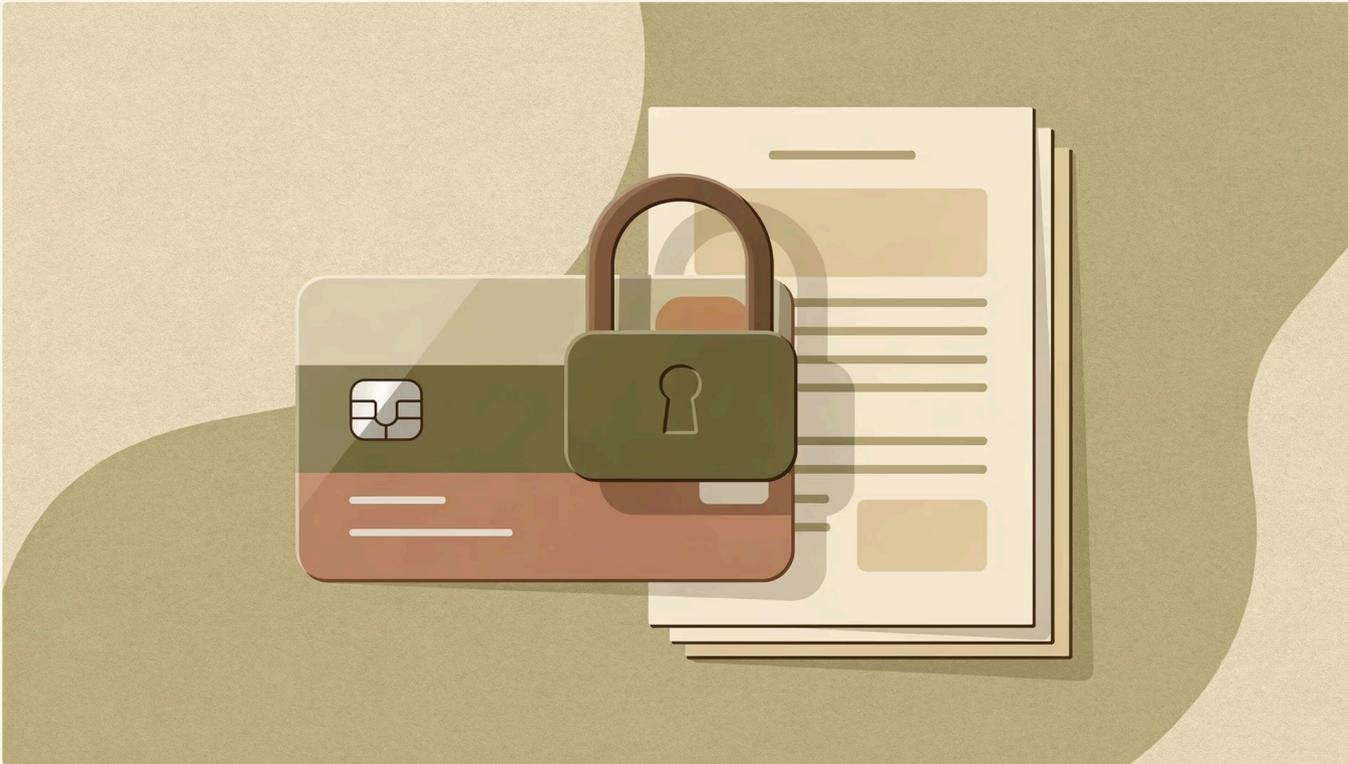
Make sure your phone and computer are protecting you



STEP 1

Freeze Your Credit at All Three Bureaus

The step most people skip — and the most powerful one.



What Is a Credit Freeze?

- A **lock on your credit report** — no one can open **new accounts** until you lift it
- **Completely free** — and it does not affect your credit score or existing accounts
- You can **lift it temporarily** anytime you need to apply for credit

Why This Works

To open a credit card in your name, a criminal only needs four things — and after years of breaches, they probably already have them.

 Your Name

 Social Security
Number

 Your Address

 Date of Birth

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With a Freeze in Place:

The credit card company tries to pull your report → the freeze blocks access → the application is **DENIED**.

Fraud stopped — before it ever starts.

DENIED

What You'll Need Handy

Gather these before you sit down to complete your freezes at home. The whole process takes about 1 hour.



Social Security Number



Current Address



Phone & Email Address



Date of Birth



Paper & Pen

To write down new passwords
and any PINs you receive

Three Bureaus, Three Freezes

Lenders can check any of the three bureaus, so you must freeze all three. Missing even one leaves a door open.

1

Equifax

<https://www.equifax.com/personal/credit-report-services/credit-freeze> — we'll walk through this one live right now

2

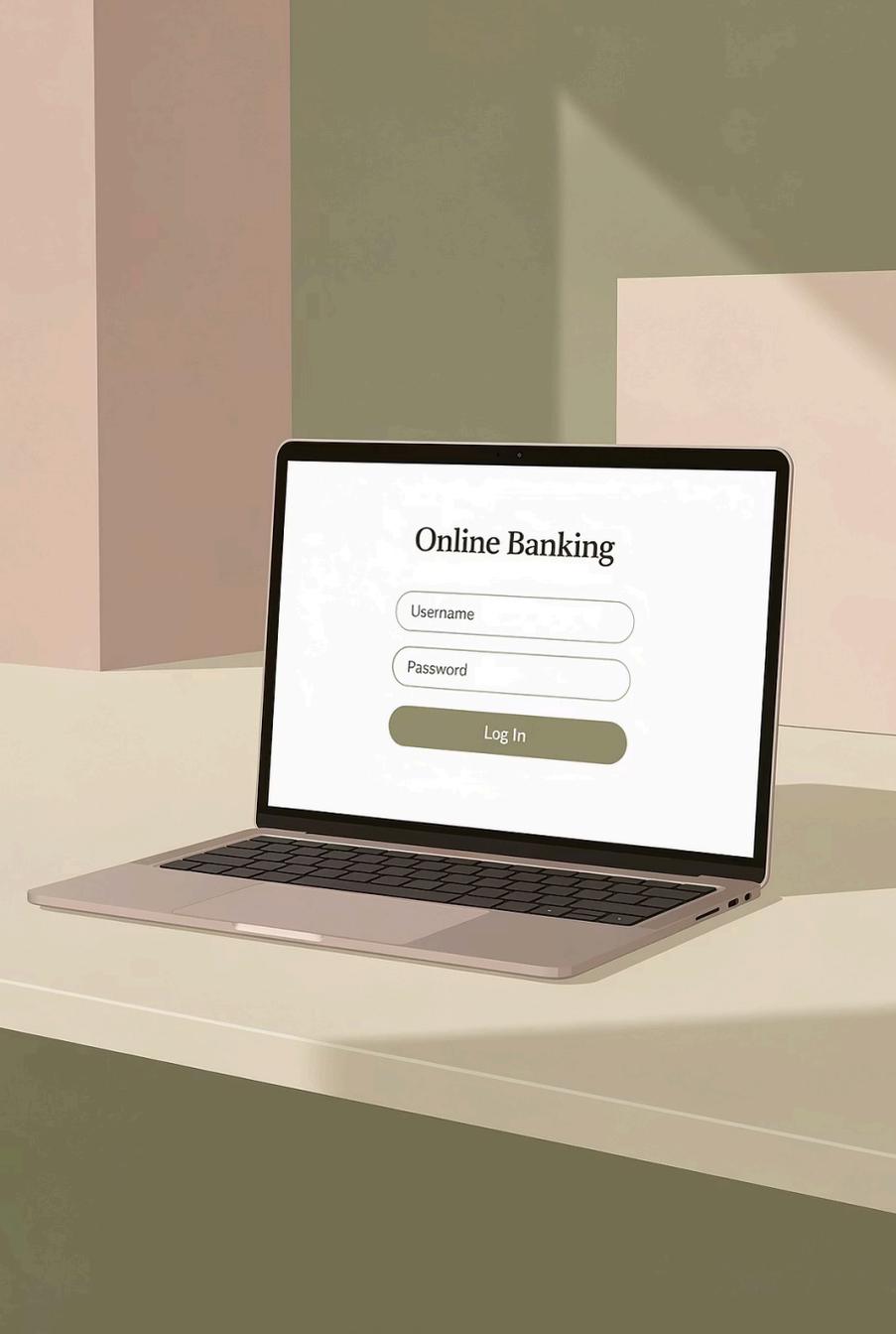
Experian

[experian.com/help/credit-freeze/](https://www.experian.com/help/credit-freeze/)

3

TransUnion

[transunion.com/credit-freeze](https://www.transunion.com/credit-freeze)



Live Demo: Freezing Your Credit at Equifax



Switching to screen share now. Follow along as I walk through the steps in real time.

URL: equifax.com/personal/credit-report-services/credit-freeze/

Tips as You Go Through This

Identity Verification

They may ask questions about old addresses or loan amounts — this is completely normal and part of their security process.

Write Down Your Password

And any PIN they assign you. Store it somewhere safe at home — not in your email.

Don't Buy Anything

The bureaus will try to upsell paid products. The credit freeze is completely free — skip everything else.

If You Get Locked Out

Try again later or call the bureau's customer service number. It happens — don't worry.

Then Do the Same at Experian and TransUnion

Same process, different websites. The checklist on my website walks you through each one step by step.

Experian

experian.com/help/credit-freeze/

TransUnion

transunion.com/credit-freeze

- Once you've frozen all three, you're done with the most important step. The checklist website marks each one off as you go.

This Is the Single Most Powerful Step You Can Take

Once your credit is frozen at all three bureaus:

✓ No New Accounts

No one can open credit in your name

✓ Even With Your SSN

Having your number is no longer enough to hurt you

✓ Free & Permanent

It stays in place until you choose to lift it



STEP 2

Add a Trusted Contact to Your Financial Accounts

An emergency
contact — for your
money.



What Is a Trusted Contact?

Think of it like an emergency contact — but for your finances. Your brokerage can reach out to them if something seems wrong.

✓ What They CAN Do

- Receive a call from your institution
- Confirm your contact information
- Help if suspicious activity is flagged

⊘ What They CANNOT Do

- See your balances or statements
- Make any transactions
- Access your money in any way

Zero authority over your account. They are a contact only.

Who to Choose — and Where to Add One

Who to Choose

- Someone you trust completely
- Who knows your current situation
- Ideally not already on the account
- Often an adult child — but could also be a sibling, close friend, or attorney

Where to Add One

- **Investment & brokerage accounts first** — FINRA requires all firms to offer this option
- Check your bank — many now offer it too
- Call the institution or look in account settings under "Security" or "Trusted Contact"



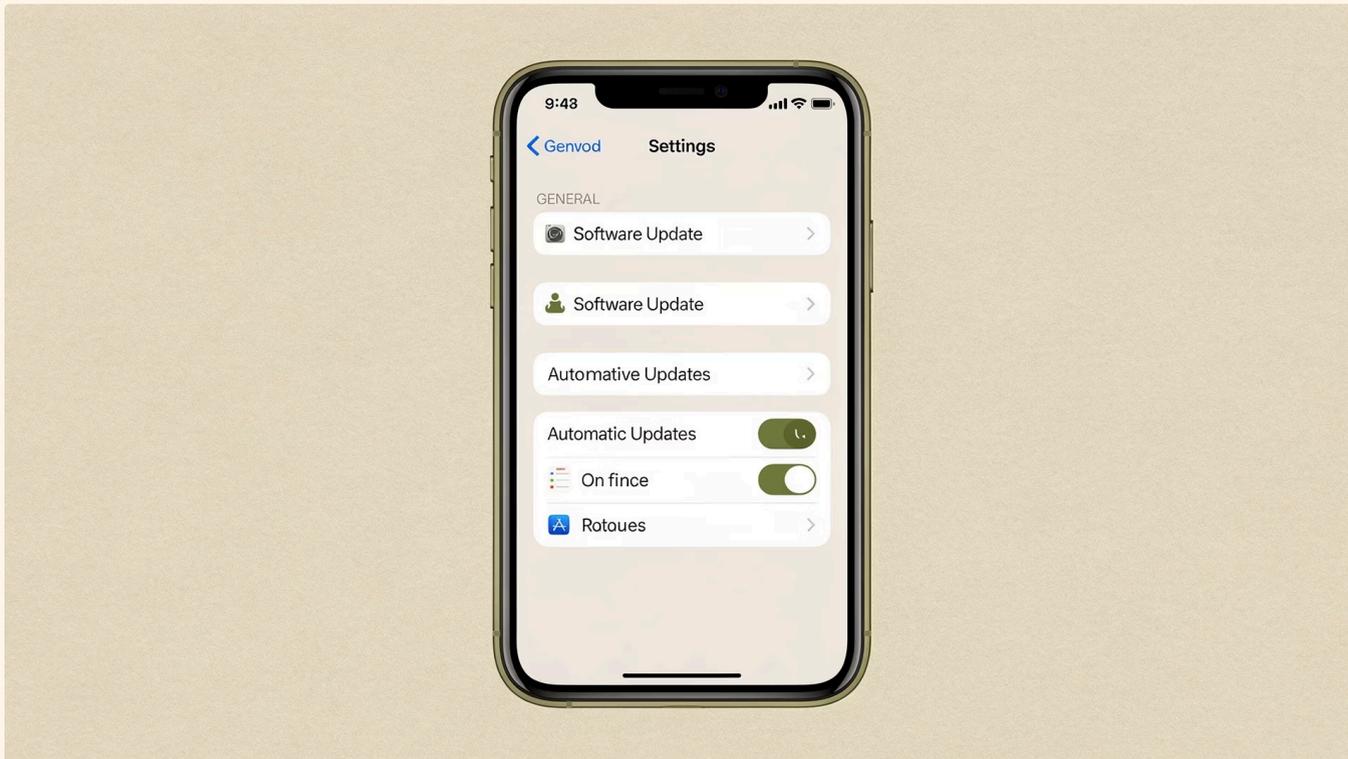
STEP 3

Quick Device Security Check

Make sure your
phone and computer
are protecting you.

Are Your Software Updates Set to Automatic?

Updates patch security holes that criminals actively try to exploit. Turning them on is one of the easiest things you can do.



iPhone

Settings → General → Software Update →
Automatic Updates → **ON**

Android

Settings → System → Software Update →
Auto-download → **ON**

💡 If you have an iPhone with automatic updates already on — you're in great shape!

Turn On Spam Call and Text Filtering

This feature is built right into your phone — you just have to switch it on. It will not block anyone already in your contacts.

Silence Unknown Callers (iPhone)

Settings → Phone → Silence Unknown
Callers → **ON**

Filter Unknown Messages (iPhone)

Settings → Messages → Filter
Unknown Senders → **ON**

Spam & Call Screen (Android)

Phone app → Settings → Spam and
Call Screen → **ON**

One More Thing: The Pop-Up Scam

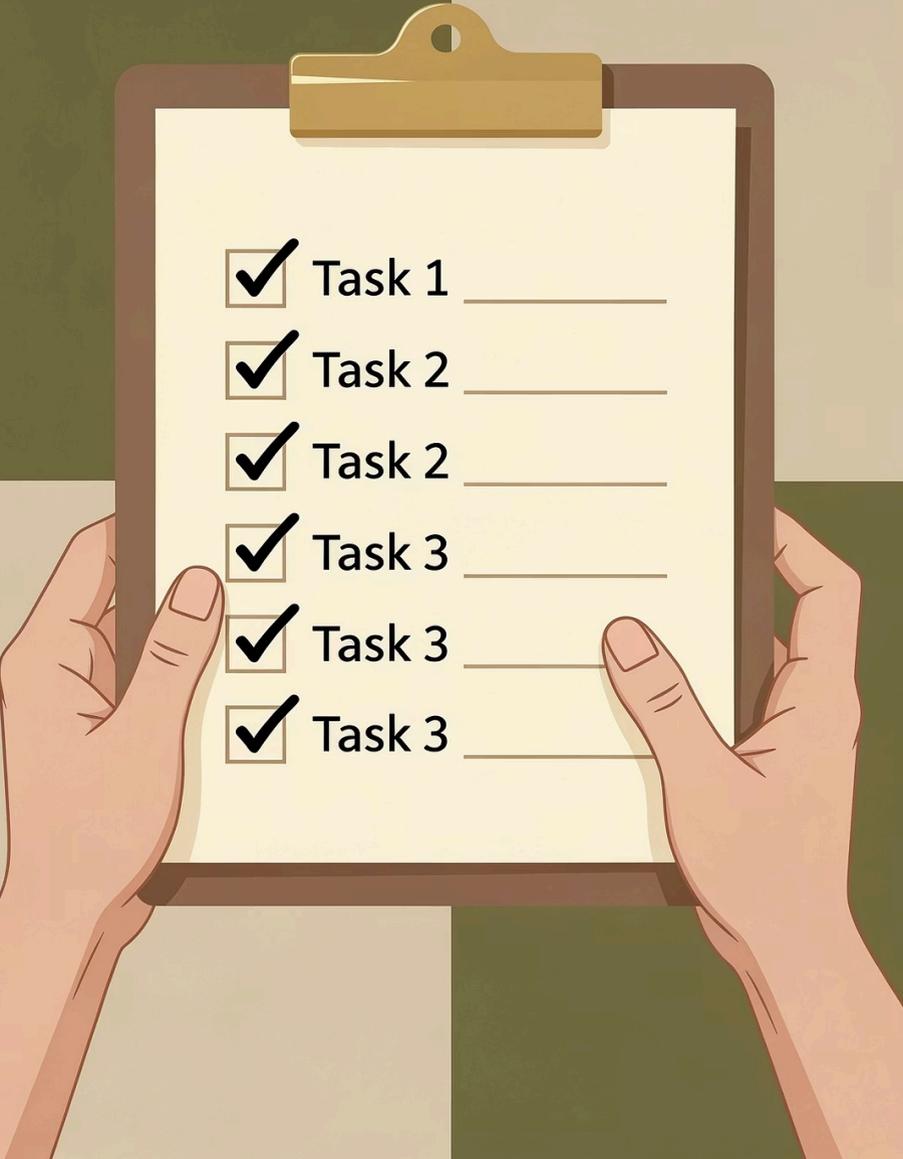


This Is ALWAYS a Scam

Any pop-up claiming your computer is infected and asking you to call a phone number is fake — every single time.

What to Do

Don't click anything on the pop-up. Close your browser entirely. A real security program will never ask you to call a number.



Your Financial Safety Checkup – Complete



Freeze Your Credit at All Three Bureaus ✓



Add a Trusted Contact to Your Financial Accounts ✓



Quick Device Security Check ✓

You now know the three most impactful steps you can take. Every single one is free — and each one closes a real door to fraud.



If You Only Remember One Thing From Today

 Freeze your credit at all three bureaus

Free 1 hour 100%

Costs Nothing

Total Time

Stops **New** Fraud

Your SSN is already out there. The freeze closes the door — permanently, until you choose to open it.

Complete Your Checkup at Your Own Pace



Step-by-Step Website

mysafetycheckup.org — guides you through every action we covered today



Printable Checklist

Available on the site — print it out and check each step off as you go



Tech Support Hotline

Senior Planet: **888-713-3495** — real help if you get stuck



Dave will share all links with everyone after the session.



Questions?

Let's talk. No question is too basic — if you're wondering about it, someone else in the room is too.

 Website

mysafetycheckup.org

 Your Presenter

Christina Riechers ([LinkedIn](#))