

10 Resolutions for a Safe, Scam-free Year!

Submitted by Kelvin H. Collins, President/CEO, Better Business Bureau

Serving the Fall Line Corridor, Inc. • [BBB.org/central-georgia](https://www.bbb.org/central-georgia) • Office: 478.742.9034 (*Direct*)

OFFICES: Macon: 277 M.L. King Jr. Blvd, Ste 201, Macon, GA 31201. • Augusta: 119 Davis Road, Ste 3-B, Augusta, GA 30907
Columbus: 233 12th Street, Ste 911-B, Columbus, GA 31901

The start of a new year is the perfect time to resolve to protect your personal and financial information. BBB present the following 10 New Year's resolutions to fight scammers, prevent identity theft and save money in 2025.

1. Check Your Credit Report

You are now entitled to a free credit report each week from each of the three main Credit Reporting Agencies: Equifax, TransUnion and Experian. You can order the reports through annualcreditreport.com. Once you receive your credit report, carefully review all the information. If you see any information that is inaccurate, then you should file a dispute with any bureau reporting the error. Checking your credit report helps you catch signs of identity theft early.

2. Sign Up for the Do Not Call Registry

The National Do Not Call Registry gives you a choice about whether to receive telemarketing calls. To add your number to the Registry you can call 1-888-382-1222 or register online at ftc.gov/donotcall. Registration is free for your home and mobile phone. You still may receive political, charitable, debt collection, informational and telephone survey calls. Also note that scammers don't adhere to the Do Not Call Registry.

3. Always Read the Fine Print

When shopping online, signing a contract and especially for "free" trial offers, be sure to take your time, and read the fine print before handing over your credit or debit card information. Find the terms and conditions for the offer. That includes offers online, on TV, in the newspaper or on the radio. If you can't find them or can't understand exactly what you're agreeing to, don't sign up.

4. Keep Your Computer Safe

Keep a clean machine by installing a firewall, anti-virus and anti-spyware software. Check for and install the latest updates and run virus scans regularly. Don't open attachments or click on email links unless you can confirm the email came from someone you trust. Choose passwords that incorporate a combination of numbers, capital letters and symbols. Avoid using the same password for all your accounts, and never share your passwords with anyone else.

5. Fight Identity Theft

Make sure you shred any documents that have your bank account information, Social Security number or other personal information. These include credit card applications, insurance forms, financial statements, health forms and billing statements from utility services. Be suspicious of any unsolicited communication asking you for personal information. They may really be scammers looking to steal your identity.

6. Never Wire Money to Someone You Don't Know

Many scams require that the victim wire money back to the scammers. Scammers know that tracking money sent via MoneyGram or Western Union is extremely difficult. Even more troubling for victims is the fact that it's nearly impossible to get your money back. The same goes for pre-paid debit cards or gift cards.

7. Get Everything in Writing

Don't just take a company's word for it. Get every verbal agreement in writing to limit miscommunication and misunderstandings between your expectations and what the business delivers. Make sure that you read and thoroughly understand an agreement and don't sign a contract with blank spaces that could be altered or changed. Finally, once the contract is signed, keep a copy of it for your records.

8. Fight Fake Check Fraud

Thanks to advances in printing technology, scammers can create very real-looking phony checks. Educate yourself on the common types of check fraud and be extremely wary of checks that come with claims that you've won the lottery, are eligible for a government grant or have landed a job as a secret shopper grant or have landed a job as a secret shopper.

9. Be Careful Using Public Wi-Fi

If you are in a place that offers free Wi-Fi, verify the name of the connection before joining. Scammers often set up fake hotspots next to real ones. When using a hotspot to log into an account or make a purchase, be sure the site is fully encrypted. If you regularly access public Wi-Fi, use a virtual private network (VPN). VPNs encrypt traffic between your computer and the internet, even on unsecured networks.

10. Ask BBB for Help

If you receive an offer or solicitation, research the company or charity for free with Better Business Bureau at bbb.org. You can also use BBB to file a complaint if you have a disagreement with a business, report scams online to BBB Scam Tracker and request expert advice or quotes with BBB's Request A Quote service.

If you've spotted a scam, please report it to BBB.org/ScamTracker. Your report can help others avoid falling victim.

Kelvin Collins is president & CEO of the Better Business Bureau serving the Fall Line Corridor, serving 77 counties in East Alabama, West Georgia, Southwest Georgia, Central Georgia, East Georgia, and Western South Carolina. This tips column is provided through the local BBB and the International Association of Better Business Bureaus (IABBB). The Better Business Bureau sets standards for ethical business behavior, monitors compliance and helps consumers identify trustworthy businesses. Questions or complaints about a specific company or charity should be referred directly to the BBB at Phone: 1-800-763-4222, Web site: BBB.org or E-mail: info@centralgeorgia.bbb.org.