



## *Life in the pandemic*

# **Coronavirus: Practical Solutions And Free Resources**

## **Alerts**

- *Not driving much now? The gas in your tank may be deteriorating + check your mileage limitation on your auto insurance--you may save money by reducing it (pp.16 & 17)*
- *If you reuse your disposable masks, rotate them as the virus can live on them for about seven days (pp.9 & 10)*
- *Face coverings must be fitted and worn properly to protect you (p.7)*
- *Face coverings with exhalation valves release unfiltered air (pp.8 & 10)*
- *Have your clothes dryer serviced--dryer /vent fires annually cause about \$233 million in property damage + deaths and injuries (pp.17&19)*
- *Which hand sanitizers are on the FDA's dangerous list (p.14)*



**Life is extra complicated right now...**

...but this guide can help you with the day-to-day hassles: masks; that extra auto TLC you may need to do because you are not driving much; tips on doing laundry and cleaning your home; as well as information on scams, fraud and identity theft.

It's all in this guide along with links in each section to helpful articles.

Margaret Ross, MFT  
Emeritus Program instructor

***Here's some of what you'll find inside...***

# Contents

## ***Part I: Information, practical solutions and free resources*** 7

### **PPE: masks, respirators, eye protection and latex gloves** 7

Avoid masks with valves--if you have the virus, exhaling through a valve could spread it to those around you

If you reuse your disposable masks or respirators, rotate them as the virus can live on them for about seven days

Face shields and safety glasses will stop you from touching your eyes which is one way to spread the virus

There is a safe way to don and doff latex gloves

### **Cleaning, laundry, flushing toilets, hand sanitizer, disinfecting wipes and ultraviolet light** 11

Why you need to put the lid down before you flush the toilet

How long does the virus live on clothes and hard surfaces

Common household products that can destroy the virus

## **Not driving much? Your car needs extra TLC + some tips for home maintenance** **15**

Drive your car at least once a week to avoid problems

Your tires probably need air

Unwelcome guests in the engine compartment

Gasoline deteriorates--how long has it been in the tank

This is no time to need a service call--keep on top of home maintenance with these simple tips

## **Caring for your mental and physical health** **19**

Golden Talk--a 24/7 hotline/chat line for socially isolated seniors

Services for everyone--help for depression and anxiety, domestic violence issues, LGBTQ issues, homelessness and more

Headspace: a free mindfulness/sleep app

## **Food insufficiency and emergency rent relief** **22**

LA County and Santa Monica have resources to help you

## **Volunteer opportunities** **23**

There are many ways to volunteer from the safety of your home

## **Some reliable sources for news and information** **24**

Social media sites such as Facebook, Twitter and Instagram are not reliable sources of information

Many major publications are offering free coronavirus coverage

## **Fun, stimulating websites, podcasts and videos + online courses and lectures** **25**

Games, puzzles, music, dance, museum tours, national parks, animal cams, old movies, documentaries, cooking classes, home repair tutorials, college courses and lectures--there is something for everyone online

## **How to setup and use apps to see your friends online** **28**

Skype, FaceTime and Zoom are some of the apps you can use for virtual dinner parties, game nights, family time or just a visit with your friends

## ***Part II: How to avoid costly scams and hacks*** **29**

Free genetic testing, Medicare will pay--no!

Fake coronavirus contact tracers claim you have been exposed to the virus--they just want your personal information

Tell your phone company to block "third party charges"--this protects you from unauthorized charges to your phone bill

Block hackers from breaching your home security system by changing the factory pre-set passwords on all of your devices

Antivirus software is essential for your online protection and many antivirus software programs are free

Using a payment service like PayPal for online shopping blocks hackers from stealing your credit card information

***Part III: Identity theft--what you need to know and do to help prevent it*** **34**

**A) Your personal and financial identity** **35**

Why you need to secure your credit reports, IRS, Social Security and Medicare accounts as well as your accounts at your bank or financial institution

You may not need a credit monitoring service, sign up, though, if it is free because your information was hacked

Hackers go after everyone--seniors are prime targets, but infants and children are the first choice for I.D. thieves

**B) Simple steps to help you protect your credit reports and financial accounts from identity theft** **45**

Follow these instructions to finish everything in about two hours

Monitor, freeze and add fraud alerts to your credit reports

Protect your IRS, Social Security and Medicare information from hackers by opening accounts on these websites

Download and use anti-virus software  
Keep software on your devices updated

Secure accounts at your bank or financial institution with multi-factor authentication

***Now let's get started...***

## ***Part I: Information, practical solutions and free resources***

### **PPE: masks, respirators, face shields, safety glasses and latex gloves**

#### **Masks and respirators**

A mask is not a respirator, but we frequently use the word "mask" to refer to a respirator

**ALERT:** Follow the instructions to fit and wear your mask or respirator--you may not be fully protected if you fail to do so

If there are instructions for a "fit check," do it each time you put on your face covering

Men with facial hair may need to trim or remove it to properly fit their face covering

#### **What is the difference between a mask and a respirator**

A mask offers some protection for you, the wearer, against larger airborne droplets, and it also protects the people around you if you cough or sneeze

A certified N95 respirator is designed to protect you, the wearer, by filtering out at least 95% of small airborne particles

A properly fitted respirator forms a seal against your face

#### **Wearing a mask does not preclude taking the other recommended safety precautions**

Masks and respirators do not replace physical distancing

In addition to wearing your face covering, keep the recommended distance between yourself and others, wash or sanitize your hands frequently and avoid touching your mouth, nose or eyes

**ALERT: Avoid face coverings with exhalation valves**

Avoid masks and respirators with exhalation valves as they release unfiltered air  
If you have the virus, exhaling through an exhalation valve could spread it to those around you

If you tape over your exhalation valve, make sure that it does not interfere with your ability to breath

**Some businesses, airlines and California counties have banned face coverings with exhalation valves**

Downtown Disney has also banned open-chin triangle bandanas, neck gaiter tube-style face scarves and face coverings that contain valves, mesh material or holes of any kind

**What is the difference between N95, KN95 and FFP2 respirators?**

An N95 respirator meets the NIOSH (U.S. National Institute for Occupational Safety and Health) N95 classification of air filtration

KN95 respirators are made in China and FFP2s are made in Europe

It is possible to buy KN95 or FFP2 respirators instead of certified N95 models  
These Chinese and European models are supposed to meet standards set by NIOSH, but currently some of the Chinese models do not meet these requirements

The CDC (Centers for Disease Control) has a list of NIOSH-approved respirators on its website that includes Chinese and European models

**Counterfeit N95 respirators**

Beware of counterfeit N95 respirators stamped "NIOSH"

**Care of your mask--the virus can live on a fabric face mask for about two days**

Wash a fabric face mask every day

When donning or doffing it, touch only the straps, avoid touching the actual mask  
Wash your hands with soap after touching it



**ALERT: If you reuse your disposable masks or respirators, rotate them as the virus can live on them for about seven days**

When you remove your disposable face covering, treat it like a biohazard and put it aside in a paper bag for seven days

Do not use a plastic bag as that holds moisture and can lead to mold or bacteria buildup

When putting it on or taking it off, touch only the straps, avoid touching the actual mask

Wash your hands with soap after touching it

### **Eye protection**

Safety glasses, goggles or face shields can prevent you from absentmindedly touching your eyes which is one way of transmitting the virus

You can wear your prescription glasses under face shields and some goggles

### **Latex gloves**

There is a safe way to don and doff latex gloves

See the video in the **LINKS**

## **LINKS AND A RESOURCE FOR SIZE SMALL SPORTS SAFETY GLASSES**

### **Different types of masks and respirators**

A User's Guide To Masks: What's Best At Protecting Others (And Yourself)

<https://www.npr.org/sections/goatsandsoda/2020/07/01/880621610/a-users-guide-to-masks-what-s-best-at-protecting-others-and-yourself>

Not all masks are equal

<https://www.iqair.com/us/blog/air-quality/not-all-masks-are-equal>

Comparison of FFP2, KN95, and N95 and Other Filtering Facepiece Respirator Classes  
[multimedia.3m.com](https://multimedia.3m.com)

Key Differences Between Respirators and Masks

<https://multimedia.3m.com/mws/media/956213O/differences-between-respirators-and-masks.pdf?fn=Respirator%20vs%20Surgical%20Mask%20flye>

2019 Novel Coronavirus Outbreak: Purchase and Use Guidance for Individuals Regarding Disposable Filtering Facepiece Particulate Respirators

<https://multimedia.3m.com/mws/media/1792541O/2019-novel-coronavirus-outbreak-guidance-for-individuals-regarding-the-use-of-dr.pdf>

## **ALERT: Face masks with valves or vents do not prevent virus spread**

Face masks with valves or vents do not prevent spread of the coronavirus, CDC says  
[https://www.washingtonpost.com/health/2020/08/13/cdc-mask-guidance-masks-valves/?hpid=hp\\_national-right-4-0\\_hse-latest-feed%3Ahomepage%2Fstory-ans](https://www.washingtonpost.com/health/2020/08/13/cdc-mask-guidance-masks-valves/?hpid=hp_national-right-4-0_hse-latest-feed%3Ahomepage%2Fstory-ans)

US airlines are banning vented masks, which the CDC says don't stop COVID-19  
<https://www.businessinsider.com/airlines-american-masks-valve-vent-ban-coronavirus-2020-8>

## **Cleaning and reusing your face coverings**

Decontamination of 3M Filtering Facepiece Respirators, such as N95 Respirators, in the United States-Considerations

Everything you need to properly clean your face mask  
<https://www.cnn.com/2020/06/08/cnn-underscored/how-to-clean-face-mask/index.html>

**ALERT:** How to clean, reuse or hack a coronavirus mask  
<https://www.usatoday.com/in-depth/news/2020/04/27/how-clean-care-for-store-and-reuse-masks-protect-coronavirus-n-95-elastometric-homemade-covid-19/5148025002/>

## **Counterfeit respirators**

Counterfeit Respirators / Misrepresentation of NIOSH-Approval  
<https://www.cdc.gov/niosh/npptl/usernotices/counterfeitResp.html>

Federal Agencies Have Spent Millions on KN95 Masks, Often Without Knowing Who Made Them  
<https://www.propublica.org/article/federal-agencies-have-spent-millions-on-kn95-masks-often-without-knowing-who-made-them>

## **Safety glasses and face shields**

Coronavirus FAQs: Can I Catch It Through My Eyes? Will Goggles Help?  
<https://www.npr.org/sections/goatsandsoda/2020/05/22/861299427/coronavirus-faqs-can-i-catch-it-through-the-eyes-will-goggles-help>

Looking for a face shield? What to know and where to buy them  
<https://www.usatoday.com/story/tech/reviewedcom/2020/06/30/where-buy-face-shields-online-and-what-know-before-you-get-one/3284596001/>

## **Sports glasses designed for smaller faces**

### **Bollé Rush Plus**

Attractive glasses designed for skiing that cover the area around the eyes, available online in clear or dark lens, UVA and UVB protected, plastic with a silicone nose piece, about \$11.00-\$14.00 a pair

Most sports glasses or industry safety glasses come in a single, large "universal" size  
Bollé Rush Plus glasses come in both small and universal sizes

## **Latex gloves**

Guide to Donning and Doffing Gloves

<https://www.youtube.com/watch?v=KHR5do-b7zY>

This is a one-minute video

## **Cleaning, laundry, flushing toilets, hand sanitizer, disinfecting wipes and ultraviolet light**

### **Using cleaning products**

Leave approved cleaning products on hard surfaces long enough to kill the virus

Air drying of hard surfaces is generally recommended

When wiping down hard surfaces, wipe in one direction to avoid spreading germs

Chlorine bleach mixed with vinegar or ammonia creates toxic gas

### **Clean your washing machine and replace kitchen sponges frequently**

Your washing machine accumulates bacteria and needs to be cleaned regularly

Using bleach and vinegar in separate hot water cycles will clean away bacteria, mold, oil, dirt, soap scum, and mineral deposits

Clean the washing machine filter after every load of laundry

Replace kitchen sponges frequently

## **Flushing the toilet, using a public restroom**

Put the lid down on the toilet before flushing to avoid potential spread of the coronavirus through aerosolized spray

To avoid a clog, never flush disposable wipes down the toilet

Avoid using high powered hand dryers in a public restroom  
Use a paper towel to turn off the faucet and open the door

## **Coronavirus on hard surfaces and clothing**

Coronavirus lives up to 72 hours on plastic and stainless steel, but the amount of virus decreases rapidly over time on all hard surfaces

## **Coronavirus does not spread easily by touching hard surfaces, but it may still be possible**

Frequently clean and disinfect "high touch" surfaces: doorknobs, phones, laptops, countertops, stair railings, steering wheels, etc.

Food packaging is currently not associated with transmission of the virus

Coronavirus may remain viable on clothing for hours or days

## **Washing and moisturizing your hands**

When washing your hands, clean under your fingernails and moisturize your hands to avoid dry, cracked skin--these are places where the virus can hide

When using hand sanitizer, rub your hands together until they feel dry

## **FDA list of dangerous hand sanitizers**

FDA's (Food and Drug Administration) list of dangerous hand sanitizers now contains more than 100 products

## **Using ultraviolet light at home is not recommended**

UV light is best used in professional settings  
UV light can damage your skin and eyes

## **LINKS**

### **Laundry**

How to Kill Germs in the Laundry

<https://www.nytimes.com/2017/03/13/science/how-to-kill-germs-in-the-laundry.html>

How to Disinfect Laundry for Bacterial and Viral Infections

<https://www.thespruce.com/disinfect-laundry-for-bacterial-viral-infections-2146333>

### **Cleaning your washing machine**

How to Clean a Clothes Washer

<https://www.thespruce.com/how-to-clean-a-clothes-washer-2147314>

### **Coronavirus on your clothes, your hair, your groceries and hard surfaces**

How Long Coronavirus Lives On Clothes, And How To Wash Them

[https://www.huffpost.com/entry/how-long-coronavirus-live-clothing-washing\\_15e724927c5b6eab779409e74](https://www.huffpost.com/entry/how-long-coronavirus-live-clothing-washing_15e724927c5b6eab779409e74)

How Long Does the Coronavirus Live on Surfaces?

<https://www.webmd.com/lung/how-long-covid-19-lives-on-surfaces>

Coronavirus 'does not spread easily' by touching surfaces or objects, CDC says. But it still 'may be possible.'

<https://www.usatoday.com/story/news/health/2020/05/20/coronavirus-does-not-spread-easily-surfaces-objects-cdc/5232748002/>

Is the Virus on My Clothes? My Shoes? My Hair? My Newspaper?

We asked the experts to answer questions about all the places coronavirus lurks (or doesn't). You'll feel better after reading this.

[https://www.nytimes.com/2020/04/17/well/live/coronavirus-contagion-spread-clothes-shoes-hair-newspaper-packages-mail-infectious.html?algo=identity&fallback=false&imp\\_id=894912486&imp\\_id=504677270&action=click&module=Smarter%20Living&pgtype=Homepage](https://www.nytimes.com/2020/04/17/well/live/coronavirus-contagion-spread-clothes-shoes-hair-newspaper-packages-mail-infectious.html?algo=identity&fallback=false&imp_id=894912486&imp_id=504677270&action=click&module=Smarter%20Living&pgtype=Homepage)

No need to wipe down groceries or takeout, experts say, but do wash your hands

<https://www.cnn.com/2020/04/23/health/groceries-takeout-coronavirus-wellness-scnd-trnd/index.html>

## **Flushing the toilet, using a public restroom**

Flush carefully. Study suggests coronavirus could spread in spray from toilet  
<https://www.cnn.com/2020/06/16/health/flush-toilet-spray-coronavirus-wellness-trnd/index.html>

Public restrooms: What you need to know about using them safely amid the pandemic  
<https://www.cnn.com/2020/06/23/health/public-restrooms-safety-coronavirus-pandemic-wellness/index.html>

## **Killing the coronavirus: products and procedures**

These Common Household Products Can Destroy the Novel Coronavirus  
<https://www.consumerreports.org/cleaning/common-household-products-that-can-destroy-novel-coronavirus/>

Many common household products can kill the coronavirus if you use them properly  
<https://www.nbcnews.com/better/lifestyle/many-common-household-cleaning-products-can-kill-coronavirus-if-you-ncna1160271>

Here's a list of disinfectants you can use against coronavirus  
<https://www.cnn.com/2020/03/05/health/epa-disinfectants-coronavirus-trnd/index.html>

EPA (Environmental Protection Agency)  
List N: Disinfectants for Use Against SARS-CoV-2  
<https://www.epa.gov/pesticide-registration/list-n-disinfectants-use-against-sars-cov-2>

CDC (Centers for Disease Control and Prevention)  
Cleaning And Disinfecting Your Home  
Everyday Steps and Extra Steps When Someone Is Sick  
<https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/disinfecting-your-home.html>

## **Hand sanitizer**

**ALERT:** The FDA's list of dangerous hand sanitizers has now grown to more than 100  
<https://www.cnn.com/2020/08/03/health/fda-hand-sanitizers-list-expands-trnd/index.html>

Show Me the Science – When & How to Use Hand Sanitizer in Community Settings  
<https://www.cdc.gov/handwashing/show-me-the-science-hand-sanitizer.html>

## **Sunshine and ultraviolet light**

Could the Power of the Sun Slow the Coronavirus?

<https://www.nytimes.com/2020/04/24/health/coronavirus-summer-ultraviolet-light.html>

What is UV light and can it kill the coronavirus on surfaces? Here's everything you need to know

<https://www.usatoday.com/story/news/health/2020/08/03/covid-does-uv-light-kill-viruses-germs-what-to-know/5546413002/>

## **Kitchen sponges**

Cleaning a Dirty Sponge Only Helps Its Worst Bacteria, Study Says

<https://www.nytimes.com/2017/08/04/science/sponges-bacteria-microwaving-cleaning.html>

Tips on How to Clean a Sponge

<https://www.clorox.com/how-to/disinfecting-sanitizing/disinfecting-with-bleach/how-to-clean-a-sponge/>

## **WebMD and the FDA websites**

WebMD

[webmd.com](http://webmd.com)

FDA (Food and Drug Administration)

<https://www.fda.gov>

## **Not driving much? Your car needs extra TLC + some tips for home maintenance**

### **YOUR CAR: drive it at least once a week**

Drive your car at least once a week for about ten minutes to maintain the battery, circulate the oil through the engine, let the gasoline slosh around and remix in the tank, and help prevent flat spots on the tires

### **ALERT: Gasoline deteriorates**

If you are not emptying the gas tank in about three months, you may need to add a gasoline stabilizer to prevent it from becoming gummy and causing engine problems

If you pour stabilizer into the tank when you fill it up, the gas will be good for about twenty-four months

### **Monitor the tire pressure**

Driving or not, you probably need to add air

### **Rodents like to nest in the engine compartment and chew on the wires**

Driving the car every week will help prevent rodent problems

Some experts recommend fastening a bar of a strongly scented soap such as Irish Spring under the hood to repel rodents

Attach the soap in a part of the engine compartment that does not get hot

### **ALERT: Save some money on your auto insurance**

If you are not driving much now, you may save money by reducing the mileage limitation on your auto insurance

## **CAR LINKS**

**ALERT:** How to Keep the Gas Fresh and Protect Your Car During the Coronavirus Pandemic

<https://www.consumerreports.org/car-maintenance/how-to-keep-gas-fresh-and-protect-car-during-coronavirus/>

Maintenance Tips for a Virus-Idled Car

<https://www.nytimes.com/2020/05/03/business/car-maintenance-tips-coronavirus-lockdown.html>

Time to Check Your Pandemic-Abandoned Car for Rats

<https://www.nytimes.com/2020/04/30/style/rats-car-engines.html>



## **YOUR HOME: keep on top of some simple home maintenance to avoid expensive service calls**

**ALERT: Clothes dryer fires and their venting systems annually cause about \$233 million in property damage + deaths and injuries**

The primary cause is failure to clean and maintain the dryer and the vent

Have your clothes dryer serviced regularly--the servicing schedule depends on how often you use your dryer

Removing the lint from the small lint filter after each load of laundry is dried does not replace professional servicing

**Drain/service your hot water heater or tankless system at least once a year to prevent expensive problems**

The servicing schedule depends on how much you use your systems

**Do not flush disposable, sanitizing wipes down the toilet**

Unlike toilet paper, they do not dissolve and they will clog your toilet or the sewer line  
Disposable does not mean flushable

**An easy way to clear a clogged toilet**

If the toilet bowl is full of water, wait until the water has dropped to its normal level and then rapidly pour in about two gallons of water

If the toilet is still clogged, repeat this process several times

If the clog does not dissolve, try heating the water and adding some liquid dish soap, but do not boil the water as that will crack the porcelain bowl

Repeat if necessary

If you have successfully cleared the blockage, one or two flushes will restore the water to its normal level

Check out this ninety-second video on clearing a clogged toilet:

<https://www.youtube.com/watch?v=kahfe0kXvo0>

This man used three gallons of water, but you probably do not have to use that much as a bucket containing three gallons is heavy and hard to handle

## **A green way to clear and clean the drains**

Use baking soda, white distilled vinegar and hot water to clear clogged sink, bathtub and shower drains

This mixture also cleans and freshens the drains

Remove any standing water before this treatment

Protect your eyes as this may splatter

Pour 1/4 to 1/2 cup of baking soda down the drain and let it sit for five minutes

Pour an equal amount of vinegar down the drain and let it sit for an additional five minutes

Now pour a pan of hot water down the drain

This often clears the clog, but you may have to repeat this treatment several times

## **A little more information about using baking soda and vinegar**

You can use baking soda and vinegar in the garbage disposal

You can use more baking soda and vinegar in larger drains

If you have used too much baking soda and it is clogging the drain, just keep adding vinegar until it has fizzed away

If the clog is stubborn, check out some variants of this recipe online which include using liquid dish soap, salt, borax or apple cider vinegar

## **Heating vinegar a few degrees enhances its effectiveness**

Heating vinegar a few degrees potentiates it, but do not overheat it--vinegar is an acid

## **Never mix chlorine bleach with vinegar or ammonia**

This creates toxic chlorine gas

## **Prolong the life of your roof and gutters by keeping them clean**

A spark from a fire can ignite dry leaves or branches on the roof

Have the roof and gutters inspected annually

## **Change filters regularly**

Change filters regularly in your heating/air conditioning units, air purifier, dehumidifier, water purifier, ice maker, etc.

Dirty, clogged filters do not clean properly and they shorten the life of your appliance by making the motor work harder

## **Test your smoke and carbon monoxide alarms regularly**

Even though most models now have built-in batteries that cannot be changed, you still need to test them regularly

## **Learn how to operate your electric security gate or garage door manually**

In the event of a power failure, you may need to operate it manually  
Do not rely on a backup battery system

### **ALERT: LINKS ABOUT DRYER FIRES**

10 Safety Tips to Prevent a Dryer Fire

<https://learn.compactappliance.com/preventing-dryer-fires/>

How to Prevent Dryer Fires

<https://www.consumerreports.org/clothes-dryer/how-to-prevent-dryer-fires/>

## **Caring for your mental and physical health**

**ALERT: Medicare has relaxed the requirements for home care in response to the coronavirus pandemic**

Now patients are considered homebound if a medical practitioner advises them not to leave the home because of a diagnosis of confirmed or suspected COVID-19 or a condition that makes them more susceptible to contracting the virus

In those situations, if a doctor says skilled services are needed, a home health agency can provide them under the Medicare Home Health benefit

### **A hotline/chat line for seniors**

Golden Talk

888.604.6533

This hotline/chat line is geared to seniors facing social isolation

Golden Talk is available 24/7 and works closely with agencies in LA County in the event of a mental health crisis

It currently accepts phone calls from around the U.S.

## **Medical, food and cash assistance for California residents**

Get medical, food and cash assistance now | MyBenefits CalWIN is the fast, easy way for California residents to get the help they need

<https://www.mybenefitscalwin.org>

## **The LA County hotline and website**

211

The LA County 24/7 hotline number is 211 and it is connected to the 211LA website  
If you are calling from outside of LA County or cannot directly dial 211, call  
(800) 339-6993

211LA

<https://www.211la.org>

This is the website for LA County

This website and the 211 hotline work together to provide free, confidential referrals and information for all health and human services in LA County including information on crisis housing for families, help for seniors and older adults, mental health services and more

## **The City of Santa Monica hotline and website**

The City of Santa Monica | Coronavirus Hotline  
310.458.8400

The line is open from 9 a.m. to 5 p.m., M - F

The City of Santa Monica | COVID 19 Information  
What You Need to Know About the Coronavirus

<https://www.santamonica.gov/coronavirus>

Email questions to: [info@santamonica.gov](mailto:info@santamonica.gov)

Information on free mental health services, homelessness, free food resources, domestic violence prevention, suicide prevention, LGBTQ services, transportation, options for working families managing distance learning and child care, and more

## **WISE & Healthy Aging**

WISE & Healthy Aging

310.394.9871

<https://www.wiseandhealthyaging.org>

WISE & Healthy Aging continues to serve the community by coordinating resources for seniors and offering its ombudsman and elder abuse prevention program for residents of longterm care facilities as well as support services for seniors in the community with care management and adult daycare

During the pandemic, this agency is providing a free, take-out boxed meal two days a week for residents of Santa Monica who are 60+

## **An online health newsletter**

Harvard Health Publishing, Harvard Medical School

<https://www.health.harvard.edu/diseases-and-conditions/coronavirus-resource-center>

## **A mindfulness/sleep app**

Headspace

A mindfulness/sleep app

<https://www.headspace.com/lacounty>

## **Soothing sounds for sleep or study**

Rain Sounds for Sleeping

<https://youtu.be/j-x7mkNvpPc>

This is just one of many relaxing audio backgrounds available on YouTube

## **The acclaimed "happiness" class**

The Science of Well Being

Yale University's widely acclaimed "happiness" class is free online

<https://www.cnn.com/2020/03/23/health/yale-happiness-course-wellness/index.html>

# Food insufficiency and emergency rent relief

## Food resources

### Medical, food and cash assistance for California residents

Get medical, food and cash assistance now | MyBenefits CalWIN is the fast, easy way for California residents to get the help they need

<https://www.mybenefitscalwin.org>

### LA County

211

The LA County 24/7 hotline number is 211 and it is connected to the 211LA website  
If you are calling from outside of LA County or cannot directly dial 211, call  
(800) 339-6993

211LA

<https://www.211la.org>

This is the website for LA County

To locate food resources near you, scroll down the webpage to find

**211LA Food Finder**

### Santa Monica

#### The City of Santa Monica | COVID-19 Emergency Pantry and Free Summer Lunch programs

[smgov.net/vapark](http://smgov.net/vapark)

The City of Santa Monica | Coronavirus Hotline

The line is open from 9 a.m. to 5 p.m., M - F

The City of Santa Monica | COVID 19 Information

What You Need to Know About the Coronavirus

<https://www.santamonica.gov/coronavirus>

Go to the webpage, click on *CORONAVIRUS*, then click on *COMMUNITY RESOURCES* and scroll down to the section on **Food and Hunger** to find information on free or low-cost food options

Email questions to: [info@santamonica.gov](mailto:info@santamonica.gov)

## **WISE & Healthy Aging**

WISE & Healthy Aging

310.394.9871

<https://www.wiseandhealthyaging.org>

During the pandemic, this agency is providing a free, take-out boxed meal two days a week for residents of Santa Monica who are 60+

## **Emergency rent relief**

### **Santa Monica**

City of Santa Monica | COVID-19 Emergency Rental Assistance program

[santamonica.gov/coronavirus-renthelp](https://www.santamonica.gov/coronavirus-renthelp)

## **Volunteer opportunities**

CaliforniansForAll

<https://www.californiavolunteers.ca.gov/get-involved/covid-19/>

## **Some reliable sources for news and information**

*News and information provided by LA County and Santa Monica are listed under Caring for your mental and physical health*

**Social media sites such as Facebook, Twitter and Instagram are not reliable sources of information**

Here is an article to help you spot disinformation:

5 ways to spot disinformation on your social media feeds

<https://abcnews.go.com/US/ways-spot-disinformation-social-media-feeds/story?id=67784438>

Many major publications which normally require you to subscribe are offering free coronavirus coverage

Sign up with your email to get their free newsletters

Here are some of the many reliable news and information sources:

### **Online newspapers and magazines**

LA Times | Coronavirus Today

Free coronavirus coverage

<https://www.latimes.com/about/free-coronavirus-coverage>

LA Times | A guide to the internet

<https://www.latimes.com/projects/guide-to-the-internet/>

The New York Times | The Coronavirus Outbreak

<https://www.nytimes.com/news-event/coronavirus>

The Washington Post | Coronavirus Updates Newsletter

[https://subscribe.washingtonpost.com/newsletters/#/bundle/health?method=SURL&location=ART\\_IS&itid=lk\\_interstitial\\_manual\\_15](https://subscribe.washingtonpost.com/newsletters/#/bundle/health?method=SURL&location=ART_IS&itid=lk_interstitial_manual_15)

AP News

[apnews.com](http://apnews.com)

Reuters

[reuters.com](http://reuters.com)

The Guardian

<https://www.theguardian.com/us>



Consumer Reports | Coronavirus Resource Hub  
<https://www.consumerreports.org/coronavirus/coronavirus-covid-19-updates/>

AARP (American Association of Retired Persons)  
<https://www.aarp.org>

## **Radio and TV**

### **KCRW**

Santa Monica public radio  
<https://www.kcrw.com> or 89.9 on FM radio

### **KPCC**

Pasadena public radio  
<https://www.scpr.org> or 89.3 on FM radio

### **NPR**

National Public Radio  
<https://www.npr.org>

### **KCET**

PBS affiliated station  
<https://www.kcet.org>

### **PBS**

Public Broadcasting Service  
<https://www.pbs.org>

## **Fun, stimulating websites, podcasts and videos + online courses and lectures**

Games, puzzles, music, dance, museum tours, national parks, animal cams, old movies, documentaries, cooking classes, home repair tutorials, college courses and lectures--there is something for everyone online

Your local library offers online digital services for e-books, e-audiobooks, movies, music, newspapers and magazines

Now here are some ideas--I've slipped in a few of my favorites:

## Interesting podcasts

A History of the World in 100 Objects

<https://www.bbc.co.uk/programmes/b00nrtd2/episodes/downloads>

Fifteen-minute podcasts

Many episodes of this award-winning BBC series are also available on YouTube

These podcasts have been viewed well over 12.5 million times

Neil MacGregor has done other interesting podcasts

In Our Time

<https://www.bbc.co.uk/programmes/b006qykl>

Open the home page and click on *Episodes*

Another award-winning BBC podcast with many episodes available on YouTube

## A relaxing and beautiful train trip through a snowy Norwegian winter

Cab Ride Norway : Trondheim - Bodø (Winter) Nordland Line

<https://www.youtube.com/watch?v=9pVWfzsgLoQ>

From the Norwegian Slow TV series

## A virtual journey through Italy

Virtual Art History Encounters

[elaineruffolo.com](http://elaineruffolo.com)

Live Zoom presentations on the art and architecture of Italy with interesting side trips into the history, people and food

Presented by an entertaining and knowledgeable art historian

## Dance to get you moving + music to lift you out of yourself

Old Movie Stars Dance to Uptown Funk

<https://www.youtube.com/watch?v=M1F0IBnsnkE>

Dancing Queen

<https://www.youtube.com/watch?v=xFrGuyw1V8s>

Birdsong Opera (stick around for the credits)

<http://volkerpannes.de/portfolio/bird-song-opera/>

Bolero Juilliard | At Home Together | April 2020 (don't skip the credits)

<https://www.youtube.com/watch?v=rqzkn-jX-JU>

Yo Yo Ma | Bach Six Cello Suites

<https://www.youtube.com/watch?v=Nu9MDqGhIak>

Metropolitan Opera | Nightly Met Opera Streams

<https://www.metopera.org/user-information/nightly-met-opera-streams/>

## **Museums, national parks, animal cams**

Collections | Great museums of the world with online exhibits

<https://artsandculture.google.com/partner?hl=en&referringsource=articleShare>

Getty | Resources for Visual Art and Cultural Heritage

<https://www.getty.edu>

Hidden Worlds of the National Parks

<https://artsandculture.google.com/project/national-park-service>

Animal cams

[https://laist.com/2020/03/26/nature\\_and\\_animal\\_livecams\\_for\\_armchair\\_explorers.php?\\_ga=2.187375776.98037247.1585243850-1578266944.1585243850](https://laist.com/2020/03/26/nature_and_animal_livecams_for_armchair_explorers.php?_ga=2.187375776.98037247.1585243850-1578266944.1585243850)

Scroll down for live and probably boring animal cams as the animals are usually sleeping

## **Games and puzzles**

LA Times Games, Puzzles & Crossword

<https://www.latimes.com/games>

Washington Post Games

<https://games.washingtonpost.com/category/allgames/>

Outspell Word Game (a variation of Scrabble)

<https://games.washingtonpost.com/games/outspell/>

Chess

<https://www.chess.com>

## **YouTube**

YouTube

<https://www.youtube.com>

A treasure chest of music, old movies, documentaries, animal videos, home repair tutorials, cooking classes, world class lectures and total craziness--there is something for everyone

## Free online courses

Santa Monica College | Emeritus Program  
[smc.edu/emeritus](https://smc.edu/emeritus)

While this program is geared to older adults, there is no age restriction  
Online classes are available for residents of California

Coursera

<https://www.coursera.org>

Courses offered in collaboration with 200+ leading universities and companies  
Many are free

Oxford, Harvard, Yale, Stanford are just some of the many colleges and universities  
which are offering free online courses through their websites, YouTube or [coursera.org](https://www.coursera.org)

The Science of Well Being

Yale University's widely acclaimed "happiness" class is free online

<https://www.cnn.com/2020/03/23/health/yale-happiness-course-wellness/index.html>

## Public libraries

Santa Monica Public Library

<https://www.smpl.org>

Main number: 310.458.8600

Check website for current hours at the main library and some locations

Like many libraries, SMPL offers an extensive free digital library which is available 24/7  
and includes e-books, e-audiobooks, streaming movies and music, digital newspapers  
and magazines

A free library card is required for all of these services

## How to setup and use apps to see your friends online

The ultimate guide to hanging out virtually with your friends

[https://www.latimes.com/lifestyle/story/2020-03-19/stay-virtually-connected-with-friends?utm\\_source=sfmc\\_100035609&utm\\_medium=email&utm\\_campaign=Coronavirus+Today+-+Osys+Campaign+%2322895-1587178196385&utm\\_term=https%3a%2f%2fwww.latimes.com%2flifestyle%2fstory%2f2020-03-19%2fstay-virtually-connected-with-friends&utm\\_id=4687&sfmc\\_id=2120264](https://www.latimes.com/lifestyle/story/2020-03-19/stay-virtually-connected-with-friends?utm_source=sfmc_100035609&utm_medium=email&utm_campaign=Coronavirus+Today+-+Osys+Campaign+%2322895-1587178196385&utm_term=https%3a%2f%2fwww.latimes.com%2flifestyle%2fstory%2f2020-03-19%2fstay-virtually-connected-with-friends&utm_id=4687&sfmc_id=2120264)

## ***Part II: How to avoid costly scams and hacks***

### **Some tips about phone scams and fraudulent charges on your phone bill**

Do not answer the phone unless you recognize the caller  
Some hackers are just looking for "live telephone numbers" which they can then sell to other hackers

If you answer a scam call, do not press any keys and do not say "yes" at any time as you may be signing up for unwanted merchandise or content--just hang up

A scam caller may say, "Is this Bill Jones?" If you say "yes," your response may have been recorded and will then be used to claim that you agreed to buy something that will be charged to your phone bill

To prevent being billed for such unauthorized charges, tell your phone company to block "third party charges" to your bill  
However, this will prevent you from accepting collect calls

### **The "fat fingers" phone scam**

Be careful when punching in a phone number  
Scammers get phone numbers just one digit off from the phone number of many major companies  
The scammer hopes that you will hit the wrong key on your phone and then connect with her  
She will pretend to be a representative of the company you are trying to call in an effort to secure your personal and financial information

### **More scams and how to avoid them**

#### **Medicare scams**

Do not fall for scam emails or phone calls claiming that you can get free genetic testing which will be paid for by Medicare--it could cost you thousands

Check your Medicare statements--hackers are good at slipping in fraudulent charges such as a wheelchair purchase

Scammers are going after everyone, but they especially like people with Medicare as they want that valuable Medicare information

## **Fraudulent coronavirus contact tracers**

Beware of fraudulent contact tracers who say that you have been exposed to someone with the coronavirus--they just want your personal and financial information

Genuine tracers ask only for your name and date of birth

Messages from genuine contact tracers do not include links and do not ask for money or personal information, fraudulent links may download malware onto your device

If in doubt, check with your state health department to verify the authenticity of the contact tracer

## **Credit card hacks**

A hacker who has gained access to your credit card may start by slipping in a few small charges and, if the amounts are not challenged, will then make larger purchases

Some credit card companies offer real-time alerts to let you know that your card has just been used

## **Hackers hope that you do not bother to check your financial and insurance statements**

Always check your statements for fraudulent or incorrect charges: health insurance, prescription drug insurance, credit cards, bank or financial statements, phone bills, etc.

## **Do not carry your Social Security or Medicare cards with you**

Do not store these numbers on your phone

If needed, tuck the numbers in your wallet on a piece of paper that does not contain other identifying information

## **Always ask to see an official I.D. before you let anyone who is not personally known to you in your home**

A hacker posing as a Frontier Communications repairman was admitted to a customer's home

As the customer was expecting a legitimate Frontier repairman, he did not question this person's authenticity

The thief stole all of the customer's computer files

## **Scammers posing as representatives of government agencies or utilities**

Government agencies and utilities contact you by mail before taking action against you

Scammers impersonating IRS agents may contact you to say that you are delinquent in paying your taxes and you will be arrested immediately unless you pay up--do not fall for this scam

Government agencies will never contact you by phone, text or email unless it is a prearranged call

Scammers impersonating representatives of gas, water or electric utilities may contact you to say that the company will shut off your service immediately if you do not pay--this is a scam

The gas, water and electric utilities will never contact you by phone, text or email to threaten a shut-off

## **Protect yourself on the internet**

### **Shopping safely online**

Keep a separate credit card with a low spending limit for online shopping  
If your card is compromised, you can shut it down quickly

Buy only from recognized websites, and beware of third party sellers advertising on recognized sites such as Amazon or Walmart

They may be selling counterfeit merchandise or simply scamming to get your information

Hackers use shopping sites with weak website protection to skim credit card information from online shopping carts

### **Use a payment service such as PayPal for online shopping**

Use a payment service such as PayPal for online shopping to block hackers from stealing your credit card information

## **Use secure websites**

Websites with poor security may expose your email address and password to hackers

Look for websites that have *https://* at the beginning of the address

The **s** in *https://* means that you have a secure connection to the server:

<https://fnstf2go.com>

If your email account is hacked, go to every website associated with that email address and change your password or passcode

**When setting up a new account, provide false answers to the *security questions*, but do not provide false answers for the actual information needed to set up your account**

Answers to the security questions are used only to identify you if you lose your password, so make it difficult for hackers by providing false answers to those security questions

For example, if the security question is:

What was the name of your elementary school? Give a false answer such as *macaroni and cheese*

You usually get a password reset by answering a few security questions; but, if your initial answers to those questions are accurate, hackers can sometimes find the answers to your security questions with a little research on social media or through public records

Remember to write down the security questions and your false answers in case you need them someday

Do not use the same answers to security questions on multiple sites

**Whenever possible, use multi-factor authentication to secure your online accounts**

Multi-factor authentication is an extra layer of protection for online accounts as it is more secure than just a user name and password

It might be a code provided by a phone call, text or email, a security question or some other identifier or combination of identifiers



## **Change the factory pre-set passwords for all of your smart devices**

Block hackers by changing the factory pre-set passwords for your router, TV, refrigerator, baby monitor, health and medical devices, etc.

If you have not changed them, hackers can breach your security system by using the factory pre-set passwords

If your devices revert to the factory pre-sets due to a power outage, you will need to reset them

## **Antivirus software is essential for your online protection**

Check online for free antivirus software

Keep all of your software on all of your devices updated

Some banks offer free security software for their customers

## **Antivirus protection on your computer will not protect you from security breaches that occur on a remote server**

Here is an example: The 2017 Equifax hack exposed the private information of 147 million people in the U.S., yet this hack occurred on an Equifax server because Equifax had failed to patch a software flaw

Pay attention to any unusual or odd activity on your devices

## **Try to avoid using your email address as your username**

If your email address is your username, you have just provided a hacker with half of the information she needs to breach your account

Unfortunately, most websites require you to use your email address as your username

However, government websites require you to select a different username

They do not permit you to use your email address

Some other websites also permit you to select your own username

A hacker needs your username and password to breach your account

**When you create your own username, make it very strong  
Your passcode/password should also be very strong**

Many people do not like to create complicated usernames or passcodes/passwords, but strong ones provide a much higher level of protection

It is easy to create strong usernames and passcodes/passwords  
Make them long and use a mixture of upper and lower case letters, numbers and symbols

Here is an example of a very strong one:

`^e85kR%>~(KA4%j{`

This next one is very weak could be easily breached in a blunt-force attack:

`Ch0c0late`

Never use the same password/passcode twice

***Part III: Identity theft--what you need to know and do to help prevent it***

Scammers and hackers are hoping that you will be too preoccupied with today's chaos and confusion to pay attention to the security of your financial identity

Let's disappoint them...

There are two sections here:

**A)** explains what you need to know to protect your personal and financial identity

**B)** gives you the simple instructions you need to follow to secure your identity

If you have not already done so, you should protect:

- 1) your credit reports,
- 2) your IRS, Social Security, Medicare and any other government accounts and
- 3) accounts at your bank or financial institutions

## **A) Your personal and financial identity**

Every year as many as one in ten persons falls victim to identity theft and fraud

There is a good chance that criminals already possess sensitive information about you such as your Social Security number and date of birth, and that it is for sale on the Dark Web

You can still protect yourself even if your information has been compromised

### **Why do thieves want our personal and financial information?**

Hackers use this information in many ways

They might open credit cards in the victim's name or buy real estate and expensive cars  
They might sell it online to another criminal

By the time the victim discovers the fraud, his financial profile and good name may be ruined, and he may be many thousands of dollars in debt

Restoring your financial profile and good name can be costly and time consuming

### **Infants and children are a hacker's favorite target...**

...followed by seniors, who are seen as technologically naive, overly trusting and having assets

See articles on p. 44 in the section entitled Protecting a child's financial identity

### **...but hackers go after everyone**

Hackers buy lists of potential victims online: information that includes a Social Security number sells for as little as \$4.00 per person

### **Why do criminals want to steal the personal information of infants and children?**

Parents usually do not think about protecting the financial identity of their child, and it may be many years before the fraudulent activity is discovered

By that time, the child's financial profile may be ruined and he may be ineligible for college loans, etc.

### **What do I have to do to protect myself?**

Start by checking each of your **four** credit reports at least once a year

## **Aren't there only three credit reporting agencies?**

Your credit reports are on file at each of the **four** major credit reporting agencies: Equifax, Experian and TransUnion are the "Big Three" agencies, but Innovis is now big enough to be included with them

## **What is a credit report?**

A credit report or credit file is a financial report card, it covers your credit history  
Do you pay your credit card bills, loans or mortgage on time? In full?

It includes the names of lenders who have extended you credit:  
Target, the car dealership, your mortgage lender

Your credit report will be examined by a landlord or company which is considering extending you credit

A lender will not extend credit without first checking your credit history

## **The steps you need to take to protect yourself are listed below and the instructions to help you complete each of these steps are in section B**

All steps are free, quick and easy

Completing these steps does not affect your credit score, your ability to get credit or your access to your free credit reports

These are the steps recommended by identity theft and security experts:

- 1) Check each of your four credit reports at least once a year
- 2) Freeze each of your four credit reports
- 3) Put fraud alerts on each of your four credit reports

## **Those first three steps protect your credit reports but do not protect your accounts, so now do the following:**

- 4) Open an account on the IRS website
- 5) Open an account on the Social Security website even if you are not collecting Social Security  
Consider selecting the extra level of protection offered on the Social Security website
- 6) Open an account on the Medicare website as soon as you receive your Medicare number
- 7) Monitor your accounts on any other government websites that you use for benefits such as welfare or unemployment
- 8) Check with your bank or financial institutions to make sure all accounts are protected  
Password protection is the minimum level of security for such accounts, set up multi-factor authentication for more protection

## **Completing all of these steps should take about two hours**

You will need your Social Security number and other basic information

## **Why do I need to check my four credit reports?**

Monitoring your four credit reports will alert you to fraudulent or inaccurate information in your file

Correct all mistakes as they will affect your ability to get credit

Check all four--a mistake on one may not show up on the others

## **What does "freezing my credit reports" mean?**

Freezing your four credit reports blocks a thief who has your personal information from accessing and using the valuable financial information contained in those files unless she has your private PIN (Personal Identification Number)

## **What is a PIN (Personal Identification Number)?**

It is your own private security code

You will receive a PIN by mail from each credit agency when you freeze your reports

You will need this PIN to thaw your credit report when you are ready to apply for a new credit card, mortgage or other source of credit

Store these PINs in a secure location, not on your phone

## **How can a lender check my credit report(s) if it is frozen?**

Once you have frozen your credit reports, they will remain frozen until you choose to thaw them

Thawing and refreezing your credit report(s) when the lender is finished with the review is free, quick and easy

Thawing and refreezing your credit report does not affect your credit score, your ability to get credit or your access to your free credit reports

## **What is a fraud alert?**

Fraud alerts (aka security alerts) provide an extra level of protection by requiring anyone who might extend credit to you to take additional steps to verify your identity

Put these alerts on all four of your credit reports even if you have not been a victim of identity theft or financial fraud

Putting fraud alerts on your credit reports is a free service

## **What if I am already a victim of identity theft?**

If your financial identity has already been breached, you will have to take additional steps to restore your finances, your credit and your good name

If you are a victim of identity theft, go to:

Federal Trade Commission  
[IdentityTheft.gov](https://www.ftc.gov/identity-theft)

This website provides detailed information on reporting identity theft and creating a recovery plan

Completing all the steps listed above will help protect you from further damage

**While freezing and placing fraud alerts on your credit reports provide strong protections for your financial identity, these actions do not protect your IRS, Social Security, Medicare or other government accounts, nor do they protect your accounts at your bank or financial institution**

Open accounts on the IRS, Social Security and, if you are eligible, the Medicare websites as well as on any other government websites that you use for benefits such as welfare or unemployment

Opening accounts on the government websites can block a hacker who has gained access to your private information from opening fraudulent accounts in your name and tampering with your information or diverting your money or benefits

**Hackers try to open accounts and file fraudulent claims on government websites using information stolen from the victims of identity theft**

If you get suspicious notifications about unemployment benefits or other government services for which you have not applied or are not eligible, check immediately with the appropriate agency

Check all of your accounts on the government websites regularly for suspicious activity

## **Open an IRS account to block hackers**

Open an IRS account to prevent tax fraudsters from stealing your tax information or filing a false return to claim a refund

## **Open a Social Security account even if you are not receiving benefits**

Anyone eighteen or older can open a Social Security account

## **You can select a higher level of protection for your Social Security account on the website**

However, this step blocks even you, the account holder, from making changes electronically to your account

Such changes must be made in person by you, the account holder, at a Social Security office

If you have blocked your account, you cannot access it online

## **Open a Medicare account to block hackers**

Open an account on the Medicare website when you receive your Medicare number

## **Protect your bank and financial accounts**

Check online for free antivirus software

Free antivirus software is offered by a number of reputable firms, but read the reviews before making your selection

Keep all of your software updated: your operating system, antivirus, etc.

Some banks offer free security software to their customers

Use strong passcodes and multi-factor authentication

If possible, create a strong, original username instead of using your email address as your username

Set up alerts with your bank or financial institution to keep you informed of any activity

## **Take action immediately if you think your child's financial identity has been compromised**

Parents who suspect fraudulent activity involving the personal information or financial identity of their children should contact Social Security and the credit reporting agencies immediately

## **Credit freeze vs. a credit lock**

A credit freeze on each of your credit reports offers more legal protections than a credit lock

There is no fee for a freeze

A freeze protects you from financial liability for fraudulent purchases made in your name if your information is compromised

Credit locks are not governed by federal law

There is a monthly fee for this service

With a credit lock, the credit bureau is not required to guarantee that your information will be kept safe if your account is compromised

It is slightly easier to unlock your credit report than to thaw it

## **What about credit monitoring, identity theft monitoring and recovery services?**

Read the contract carefully

While many services offer \$1m in identity theft insurance, that \$1m policy probably does not cover your actual monetary loss

Most of these policies cover support services, legal fees, etc., up to \$1m

### **Do I need these services?**

All of these services charge monthly fees and are probably unnecessary if you have completed the steps listed above

However, if you are offered free credit monitoring because your financial information was stolen, sign up for it, as it is one more layer of financial protection

Beware, though, of offers of free credit monitoring which may turn into an expensive monthly charge after an initial trial period

## **No identity theft protection service can protect you from having your personal information stolen**

The following information is from the Federal Trade Commission | Consumer Information | Identity Theft Protection Services website:



## **What are identity theft protection services?**

Many companies refer to their services as identity theft protection services  
What these companies offer are monitoring and recovery services

None of these services can protect you from having your personal information stolen

Monitoring services watch for signs that an identity thief may be using your personal information

Recovery services help you deal with the effects of identity theft after it happens

Monitoring and recovery services are often sold together, and may include options like regular access to your credit reports or credit scores

## **Two types of monitoring services**

There are two basic types of monitoring services: credit monitoring and identity monitoring

Credit monitoring tracks activity on your credit reports at one, two, or all three of the major credit bureaus — Equifax, Experian, and TransUnion

If you spot activity that might result from identity theft or a mistake, you can take steps to resolve the problem before it grows

Usually, credit monitoring will alert you when:

- a company checks your credit history
- a new loan or credit card account is opened in your name
- a creditor or debt collector says your payment is late
- public records show that you've filed for bankruptcy
- there is a legal judgment against you
- your credit limits change
- your personal information, like your name, address, or phone number, changes

## **Credit monitoring only warns you about activity that shows up on your credit report**

But many types of identity theft won't appear

Credit monitoring won't tell you if an identity thief withdraws money from your bank account, or uses your Social Security number to file a tax return and collect your refund

Some services only monitor your credit report at one of the credit bureaus

If your service only monitors TransUnion, you won't be alerted to items that appear on your Equifax or Experian reports

## **Identity monitoring alerts you when your personal information is being used in ways that generally don't show up on your credit reports**

You'll be alerted if your bank account information or Social Security, driver's license, passport, or medical ID number is being used in ways that generally don't show up on your credit report

Identity monitoring services may tell you when your information shows up in:

- change of address requests
- court or arrest records
- orders for new utility, cable, or wireless services
- payday loan applications
- check cashing requests
- social media
- websites that identity thieves use to trade stolen information

To find out if your information is being misused, identity monitoring services must check databases that collect different types of information to see if they contain new or inaccurate information about you

The effectiveness of the monitoring will depend on factors like the kinds of databases the service checks, how good the databases are at collecting information, and how often the service checks each database

### **There may also be information that a service cannot monitor**

Most monitoring services can't alert you to tax or government benefits fraud, including Medicare, Medicaid, welfare, and Social Security frauds

### **Identity recovery services are designed to help you regain control of your good name and your finances after identity theft occurs**

Usually, trained counselors or case managers walk you through the process of addressing your identity theft problems

They may help you write letters to creditors and debt collectors, place a freeze on your credit report to prevent an identity thief from opening new accounts in your name, or guide you through documents you have to review

Some services will represent you in dealing with creditors or other institutions if you formally grant them authority to act on your behalf

Identity theft insurance is offered by most of the major identity theft protection services

## **LINKS**

### **Freezing your credit reports**

How to Freeze Your Credit

<https://creditcards.usnews.com/articles/how-to-freeze-your-credit>

### **Scams and fraud**

The latest ways identity thieves are targeting you--and what to do if you are a victim

<https://www.cnbc.com/2020/02/27/these-are-the-latest-ways-identity-thieves-are-targeting-you.html>

How to Avoid DNA Medicare Scams

<https://www.aarp.org/money/scams-fraud/info-2019/dna-medicare-fraud-tips.html>

Beware of Robocalls, Texts and Emails Promising COVID-19 Cures or Fast Stimulus Payments

<https://www.aarp.org/money/scams-fraud/info-2020/coronavirus.html>

Fraud follows coronavirus spread; fake vaccines, testing, investment scams are exacting a toll

<https://www.usatoday.com/story/news/politics/2020/04/03/coronavirus-fraud-fake-tests-bogus-cures-and-vaccines-take-root/5112827002/>

### **Tips and advice to help you protect yourself**

Coronavirus Advice for Consumers

<https://www.ftc.gov/coronavirus/scams-consumer-advice>

MyIDCare

[myidcare.com](https://myidcare.com)

Tips to help you protect your personal and financial identity

You do not have to be a subscriber to read this website's articles

Smart Health Devices Need Privacy Protection | MyIDCare

[https://www.myidcare.com/articles/single/smart-health-devices-need-privacy-protection?utm\\_source=email121&utm\\_medium=email&utm\\_campaign=campaign=121](https://www.myidcare.com/articles/single/smart-health-devices-need-privacy-protection?utm_source=email121&utm_medium=email&utm_campaign=campaign=121)

### **Identity theft protection services**

Federal Trade Commission | Consumer Information

Identity Theft Protection Services

<https://www.consumer.ftc.gov/articles/0235-identity-theft-protection-services>

## **What to do if you are a victim of identity theft**

Federal Trade Commission

[IdentityTheft.gov](https://www.ftc.gov/identity-theft)

This website provides detailed information on reporting identity theft and creating a recovery plan

## **Protecting a child's financial identity**

How to Check Your Child's Credit Report

<https://creditcards.usnews.com/articles/how-to-check-your-childs-credit-report>

Has your newborn's identity already been stolen?

<https://apnews.com/873ec641b222461b814b145a1a50bd1f>

## **A credit lock vs. a credit freeze**

Credit Lock vs. Credit Freeze: What's the Difference?

<https://www.nerdwallet.com/blog/finance/credit-lock-and-credit-freeze/>

## **Sign up for an IRS account**

Sign Up at irs.gov Before Crooks Do It For You

<https://krebsonsecurity.com/2015/03/sign-up-at-irs-gov-before-crooks-do-it-for-you/>

## **Resources for investors**

FINRA (Financial Industry Regulatory Authority)

<https://www.finra.org/investors/insights/fraud-and-coronavirus-covid-19>

Nasdaq

Fraud and Coronavirus (COVID-19)

<https://www.nasdaq.com/articles/fraud-and-coronavirus-covid-19-2020-03-26>

SEC Investor Alerts and Bulletins, Look Out for Coronavirus-Related Investment Scams-Investor Alert

[https://www.sec.gov/oiea/investor-alerts-and-bulletins/ia\\_coronavirus](https://www.sec.gov/oiea/investor-alerts-and-bulletins/ia_coronavirus)

## **Government agencies that provide information about and assistance with scams and fraud**

Federal Trade Commission

[IdentityTheft.gov](https://www.ftc.gov/identity-theft)

Detailed information on reporting identity theft and creating a recovery plan

Consumer Financial Protection Bureau  
<https://www.consumerfinance.gov>

FTC (Federal Trade Commission) Part 1  
<https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing>

FTC Part 2  
<https://www.consumer.ftc.gov/blog/2020/03/ftc-coronavirus-scams-part-2>

FCC (Federal Communications Commission)  
<https://www.fcc.gov/covid-scams>

DHS (Department of Homeland Security)  
<https://www.us-cert.gov/ncas/current-activity/2020/03/06/defending-against-covid-19-cyber-scams>

## **B) Simple steps to help you protect your credit reports and financial accounts from identity theft**

**Estimated completion time: two hours**

**Again, these are the eight steps recommended by experts in security and identity theft that will help protect your financial identity:**

- 1) Check each of your four credit reports at least once a year
- 2) Freeze each of your four credit reports
- 3) Put fraud/security alerts on each of your four credit reports
- 4) Open an account on the IRS website
- 5) Open an account on the Social Security website even if you are not collecting Social Security, and consider selecting the extra level of protection offered on the Social Security website
- 6) Open an account on the Medicare website as soon as you receive your Medicare number
- 7) Monitor your accounts on any other government websites that you use for benefits such as welfare or unemployment
- 8) Check with your bank or financial institution to make sure all accounts are protected and update security precautions as needed

## **How to get your free credit reports**

If your financial services provider does not offer you free credit reports, use:

[annualcreditreport.com](http://annualcreditreport.com) or 877.322.8228

This website and its free services are maintained by the "Big Three" credit reporting agencies (Equifax, Experian and TransUnion) and it is authorized by federal law. Due to the pandemic, Equifax, Experian and TransUnion are offering free weekly electronic credit reports to all Americans through April 20, 2022.

Innovis is not part of the arrangement with [annualcreditreport.com](http://annualcreditreport.com), so contact Innovis separately for your free reports:

[innovis.com](http://innovis.com) or 800.540.2505

Innovis always provides unlimited free copies of your credit report

If you order your four reports by phone, you get hardcopies in the mail  
If you order online, you download them

When you receive your credit reports, review them carefully and correct any errors

## **How to freeze your credit reports**

To freeze your credit reports, you must contact each agency separately:

TransUnion, [transunion.com](http://transunion.com), 888.909.8872

Experian, [experian.com](http://experian.com), 888.397.3742

Equifax, [equifax.com](http://equifax.com), 800.349.9960

Innovis, [innovis.com](http://innovis.com), 800.540.2505

Safeguard the PIN that will be mailed to you by each agency as you will need this to thaw or access your frozen report

Your credit reports will remain frozen until you thaw or remove the freeze

## **How to place fraud alerts on your four credit reports**

Contact each agency separately:

TransUnion, [transunion.com](http://transunion.com), 800.680.7289

Experian, [experian.com](http://experian.com), 888.397.3742

Equifax, [equifax.com](http://equifax.com), 800.525.6285

Innovis, [innovis.com](http://innovis.com), 800.540.2505

## **Once a year renew your TransUnion and Experian fraud alerts online before they expire**

Equifax and Innovis fraud alerts do not need to be renewed  
They are attached permanently to your accounts until you choose to remove them

## **Open accounts on the IRS, Social Security and, if you are eligible, Medicare website**

Open an IRS account to block potential hackers:

[www.irs.gov](http://www.irs.gov)

Open a Social Security account even if you are not receiving benefits:

[www.ssa.gov](http://www.ssa.gov)

Open a Medicare account when you receive your Medicare number:

[www.medicare.gov](http://www.medicare.gov)

Periodically monitor these accounts  
Monitor your accounts on any other government websites that you use for benefits such as welfare or unemployment

## **Your bank or financial institutions**

Check with your bank or financial institutions to make sure all accounts are protected and update security measures as needed

## **Your best protection for your financial identity...**

... is still monitoring, freezing and placing fraud alerts on your four credit reports  
Securing your other accounts just adds to your level of protection

Experts have been recommending these steps for years, but the pandemic has intensified the need to be careful

## **Criminals are lurking...**

...probing for any vulnerability, any advantage

They are hoping that you are too preoccupied with the chaos and confusion around us to pay attention to the security of your personal and financial information or to your day-to-day finances so...

## **...Disappoint them**

Protect yourself by securing your credit reports and financial accounts  
It just might save you much time, trouble and expense

## **If you are really lucky...**

...you may never need to find out if securing your financial identity was worth two hours of your time