



# Making a Budget

A budget is a plan that shows you how you can spend your money every month. Making a budget can help you make sure you do not run out of money each month. A budget also will help you save money for your goals or for emergencies.

## How do I make a budget?

- Write down your expenses. Expenses are what you spend money on. Expenses include:

### **Bills:**

- > bills that are the same each month, like rent
- > bills that might change each month, like utilities
- > bills you pay once or twice a year, like car insurance

### **Other expenses, like:**

- > food
- > gas
- > entertainment
- > clothes
- > school supplies
- > money for family
- > unplanned expenses, like car repairs or medical bills
- > credit card bills

You might have bills that change every month. Look at what you paid for the same month last year. You might need \$200 for your gas bill in January, but \$30 in July.

- Write down how much money you make. This includes your paychecks and any other money you get, like child support.
- Subtract your expenses from how much money you make. This number should be more than zero. If it is less than zero, you are spending more money than you make. Look at your budget to see what you do not need or what you could spend less on.



### How do I use my budget?

You can use your budget every month:

- At the beginning of the month, make a plan for how you will spend your money that month. Write what you think you will earn and spend.
- Write down what you spend. Try to do this every day.
- At the end of the month, see if you spent what you planned.
- Use the information to help you plan the next month's budget.



# Make a Budget

Use this worksheet to see how much money you spend this month. Then, use this month's information to help you plan next month's budget.

Some bills are monthly and some come less often. If you have an expense that does not occur every month, put it in the "Other expenses this month" category.

MONTH \_\_\_\_\_ YEAR \_\_\_\_\_

## My income this month

Income	Monthly total
Paychecks (salary after taxes, benefits, and check cashing fees)	\$
Other income (after taxes) for example: child support	\$
<b>Total monthly income</b>	<b>\$</b>

Income

## My expenses this month

	Expenses	Monthly total
HOUSING	Rent or mortgage	\$
	Renter's insurance or homeowner's insurance	\$
	Utilities (like electricity and gas)	\$
	Internet, cable, and phones	\$
	Other housing expenses (like property taxes)	\$
FOOD	Groceries and household supplies	\$
	Meals out	\$
	Other food expenses	\$
TRANSPORTATION	Public transportation and taxis	\$
	Gas for car	\$
	Parking and tolls	\$
	Car maintenance (like oil changes)	\$
	Car insurance	\$
	Car loan	\$
	Other transportation expenses	\$



## Make a Budget

	Expenses	Monthly total
<b>HEALTH</b>	Medicine	\$
	Health insurance	\$
	Other health expenses (like doctors' appointments and eyeglasses)	\$
<b>PERSONAL AND FAMILY</b>	Child care	\$
	Child support	\$
	Money given or sent to family	\$
	Clothing and shoes	\$
	Laundry	\$
	Donations	\$
	Entertainment (like movies and amusement parks)	\$
	Other personal or family expenses (like beauty care)	\$
<b>FINANCE</b>	Fees for cashier's checks and money transfers	\$
	Prepaid cards and phone cards	\$
	Bank or credit card fees	\$
	Other fees	\$
<b>OTHER</b>	School costs (like supplies, tuition, student loans)	\$
	Other payments (like credit cards and savings)	\$
	Other expenses this month	\$
<b>Total monthly expenses</b>		<b>\$</b>

**Expenses**

$$\begin{array}{c}
 \$ \quad \boxed{\phantom{0000}} \\
 \text{Income}
 \end{array}
 -
 \begin{array}{c}
 \$ \quad \boxed{\phantom{0000}} \\
 \text{Expenses}
 \end{array}
 =
 \begin{array}{c}
 \$ \quad \boxed{\phantom{0000}}
 \end{array}$$

Maybe your income is more than your expenses. You have money left to save or spend.

Maybe your expenses are more than your income. Look at your budget to find expenses to cut.



# Opening a Bank Account

Banks and credit unions are safe places to keep your money. Banks and credit unions also offer services like loans and check cashing. If you have an account, these services might be less expensive than at other places.

## How do I choose a bank or credit union?

Compare the services and fees at a few banks and credit unions. Go to the website or visit in person. Find out what the fee is if you:

- have a checking account
- use a debit card
- get cash from ATMs at other banks
- have less money in your account than the bank requires
- spend more money than you have in your account

Compare the answers. Find the bank or credit union that meets your needs.

## How do I avoid fees on my accounts?

- Stay above the required “minimum balance.” That is the amount of money the bank requires you to keep in your account. If you cannot meet the requirement, you might choose a different account or choose another bank.
- Use **your** bank’s ATMs to get cash. If you go to an ATM from another bank, you might have to pay fees – to your bank and to the other bank.
- Spend only the money that you have. Some accounts will let you use your debit card even after your checking account is empty. Spending more money than you have is called “overdrawing” your account. It always means you will pay big fees.
- Write down the money you spend or take out of the bank. Then subtract what you spend or withdraw from the balance, or the amount of money in your account. That will show how much money you have left to spend.



# Your Paycheck

Your paycheck is the money your employer pays you to do your job. You also get a pay stub, sometimes called an earnings statement. A pay stub tells you how much you earned and how much money your employer took out for taxes and benefits.

## How do I compare fees to cash my paycheck?

You can cash your paycheck at a business to get money in your hands. You might cash your paycheck at:

- a bank or credit union
- some convenience stores, grocery stores, or other stores
- check-cashing stores

Cashing a paycheck at your bank or credit union is usually free. Sometimes, the bank named on the check might cash a paycheck if you do not have an account.

Businesses charge different fees for cashing a check. Call, visit, or go online to find out what a business charges. Check-cashing stores sometimes charge high fees.

## How do I sign up for direct deposit?

Many employers will put your paycheck into your bank or credit union account. This is called direct deposit. You do not have to pay fees to cash your check. You will get your money sooner.

Ask your employer if it has direct deposit. To sign up for direct deposit, give your employer information about your bank or credit union account.

## What do I do with my pay stubs?

Keep your pay stubs for a year. Your employer will send you a W-2 form each year. A W-2 form says how much money you earned during the year. Your W-2 also says how much money your employer took out for taxes. When you see that your W-2 is right, you can get rid of your pay stubs for that year.

Shred your pay stubs before you throw them away. Your pay stubs might have your Social Security number on them. Someone could use that to steal your identity.



# Using Debit Cards

Debit cards are a way to pay for things. They use money from your checking account at the bank. They can be convenient. But to avoid spending more money than you have, keep track of how much you spend.

## How to I choose a debit card?

A bank or credit union usually gives you a debit card when you open a checking account.

Compare the services and fees at a few banks and credit unions. Go to the website or visit in person. Find out what the fee is if you:

- have a checking account
- use a debit card
- get cash from ATMs at other banks
- have less money in your account than the bank requires
- spend more money than you have in your account

Compare the answers. Find the bank or credit union that meets your needs.

## How can I protect my debit card?

- keep your debit card number and PIN private
- do not use your debit card to buy things online
- if you lose your debit card, report it to your bank or credit union right away. Ask your bank to cancel the card and send you another card
- ask for account alerts by email or text message. This can let you know if your account has less money in it than you think



### How can I keep track of my money?

To keep track of your money:

- write down how much money you spend with your debit card
- write down how much money you take out of the ATM. Remember to add the fees
- use your monthly budget to schedule payments for regular bills
- look at your bank statement whenever it comes. Make sure it is what you expected
- ask your bank or credit union to send you email or text alerts. Some banks contact you if your balance goes below an amount you set



# Prepaid Cards

Prepaid cards are another way to pay for things. You add money to a prepaid card and use it like a debit card. But you pay very high fees to use a prepaid card.

## How do I choose a prepaid card?

If you decide to use a prepaid card:

- find out what fees you will have to pay
- see which card has lower fees
- do not buy a card because you like the celebrity who talks about it. It may have higher fees than other prepaid cards

## How do I compare prepaid cards to other choices?

Prepaid cards can cost a lot to use. You might want to compare other ways to spend your money.

Choose at least two of each to compare:

- prepaid cards
- secured credit cards
- checking accounts in a bank or credit union



## Prepaid Cards

For each type of card or account, answer these questions:

- What are the fees? Look for:
  - > low activation fees
  - > low annual fees
  - > low ATM fees
- Will the card help your credit history? Some cards send information to the three credit reporting companies. That might help you build a credit history.
- Does your deposit earn interest? Sometimes you can earn interest on the money you put on a card or in a bank account.

Compare the answers. You might find ways to spend your money that are cheaper than a prepaid card.



# Saving Money When You Shop

You can save money when you shop if you compare prices at different stores, use coupons, think about whether you really want something, and ask questions.

## How do I start saving?

Before you buy something, ask yourself:

Have I:

- looked for coupons?
- checked the price at more than one store?
- asked about when it might go on sale, or thought about waiting for a sale?
- thought about what else I might spend my money on if I do not buy it?

## When I find a good deal, should I buy the product?

Maybe you should buy it. Maybe not. Before you buy, think about whether this is the right deal for **you**. Ask yourself:

- Am I buying this just because it is on sale?
- Do I really want or need this thing?
- Can I afford this product, even on sale?
- Do I want to buy it, even if it adds to my credit card debt?



# Buying and Using Phone Cards

Phone cards can help you make calls overseas while saving money. But high fees can cost you time you thought you had, and money.

## How do I compare phone cards?

Before you buy a phone card:

- choose at least two phone cards to compare
- find information about the fees. That information usually is on the sign for the card
- write the charges for:
  - maintenance fee
  - fee to dial the access number
  - fee to call a mobile number
  - fee to end the call
- compare the fees for the two cards. Choose the card that is best for you

## How else can I save money?

- Buy cards for a small amount of money – for example, \$2.00 or \$5.00. You are buying fewer minutes. But you will not lose much money if the card does not work.
- Check the expiration date. Be sure you can use all the minutes by that date.
- Make sure you see a customer service number on the card. That means you can get help if you need it.



### What if I have problems with a card?

You might have a phone card that does not work. Or a card with fewer minutes than you thought. If you do, report it:

- Call the Federal Trade Commission at 1-877-382-4357 (TTY: 1-866-653-4261).
- Tell the person on the phone what happened. You can give as much or as little information as you want.



# Sending Money Overseas

You want to send money to someone in another country. Sometimes, this is called wiring money. Wiring money is just like sending cash.

## Before you wire money

A business that wires money for you charges a fee to send that money. Before you pay to send money, ask the business these questions:

- How much money will my family or friend get?
- Will my family or friend get money in US dollars, or in local money?

Write this information down. Visit a few businesses that wire money overseas. Compare the cost of one money wiring business to another. Each business might charge a different price. If the business will not answer these questions, think about going to another business.

When you choose the money wiring business you will use, make sure the cost is the same as the business told you. After you send the money, keep your receipt. You will need it if something goes wrong.

## After you wire money

Find out if your family or friend got the money you sent. Find out if they got the right amount. If they did not get the amount you sent, report it right away:

- First, report it to the money wiring business.
- Then, if the business does not solve the problem, report it to the Federal Trade Commission. Call 1-877-382-4357, or go to [ftc.gov/complaint](http://ftc.gov/complaint).



# Buying a Used Car

A used car is a car that is not new. Another person owned the car before you. A used car is often cheaper than a new car. You can save a lot of money by buying a used car instead of a new car.

## What should I do before I start shopping for a car?

Decide what kind of car you need and how you will use it. Ask yourself:

- How many passengers will usually ride in the car?
- Do I need extra space to carry bags, tools and other things?

Decide how much you can pay for a car. Think about:

- the cost to register the car in your state
- sales tax
- car insurance
- gas
- maintenance costs

Decide how you will pay for the car. You might decide to borrow money. Compare offers from several lenders. Ask the lender to pre-approve your loan.



## Buying a Used Car

### How do I avoid a problem with dealer financing?

Ask the dealer if your deal is final. If it is, make sure that is written in the contract.

If the deal is not final, the terms of your financing could change. Get a written promise that:

- the dealer will not sell your trade-in vehicle before the financing is approved
- the dealer will return your down payment if the financing is not approved

If the dealer offers you another deal, you do not have to accept it.

Read the contract before you sign it. Check the financing terms. That means the annual percentage rate, length of the financing, and amount borrowed. Are they what you expected?

### What if I have a problem with dealership financing?

If you have a problem with financing you got from the dealer, report it to the Federal Trade Commission (FTC).

- Call the FTC at 1-877-382-4357. Tell the person on the phone what happened. You can give as much or as little information as you want.
- Go online: [ftc.gov/complaint](https://www.ftc.gov/complaint).



# Renting an Apartment or House

A lease is a contract that you sign to rent an apartment or house. When you sign a lease, you agree to follow the rules written in the lease.

The landlord who owns the apartment or house also must do what the lease says and must obey the law. If you think your landlord is breaking the law or breaking the lease, there are people who can help you.

## What should I do before I rent an apartment or house?

Read the lease **before** you sign it. When you sign a lease, you agree to do what it says. You might not understand everything in the lease. Find someone you trust to help you read the lease.

The landlord might make promises. Check that they are written in the lease. After you sign the lease, get a copy and keep it.

## What if a landlord won't rent to me because of my credit or a background check?

If you have bad credit, you need to show the landlord that you can pay your rent. The landlord might ask you to:

- show pay stubs or bank statements
- pay more money in your security deposit
- pay your first and last month's rent before you move in

Landlords must tell you if they will not rent to you because of information in your credit report or background report. Landlords also must tell you if they will charge you more money because of information in your report. This is called an adverse action notice.

The adverse action notice must tell you how to contact the organization that created the credit report or background report. That agency must give you a free copy of your credit report if you ask for it within 60 days. You have a right to question wrong information in your report with that agency, and try to correct it.



### What should I do if I think my landlord is breaking the law?

You might think a landlord is breaking the law or that a landlord is breaking your lease. Here is what you can do:

- Find out about your rights as a tenant. Go to [hud.gov](http://hud.gov) and click on Find Rental Assistance.
- Find low-cost or free legal help. Go to [lsc.gov](http://lsc.gov) and look up your state under Find Legal Aid.
- Talk to your local housing counseling agency. Go to [hud.gov](http://hud.gov) and click on Find Rental Assistance.

A landlord cannot change the rental deal or refuse to rent to you because of your race, color, national origin, religion, gender, disability, or family status. That would be discrimination.

You can file a complaint about housing discrimination with the U.S. Department of Housing and Urban Development (HUD). Call 1-800-669-9777 or go to [hud.gov/fairhousing](http://hud.gov/fairhousing).



# Your Credit History

Your credit history is important. It tells businesses how you pay your bills. Those businesses then decide if they want to give you a credit card, a job, an apartment, a loan, or insurance.

Find out what is in your report. Be sure the information is correct. Fix anything that is not correct.

## How do I check my credit report?

This is easy to do by phone:

- Call Annual Credit Report at 1-877-322-8228.
- Answer questions from a recorded system. You have to give your address, Social Security number, and birth date.
- Choose to only show the last four numbers of your Social Security number. It is safer than showing your full Social Security number on your report.
- Choose which credit reporting company you want a report from. (You get one free report from each company every year.)

That company mails your report to you. It should arrive 2-3 weeks after you call.

## What do I do with my credit report?

Read it carefully. Make sure the information is correct:

- Personal information – are the name and address correct?
- Accounts – do you recognize them?
  - > Is the information correct?
- Negative information – do you recognize the accounts in this section of the report?
  - > Is the information correct?
- Inquiries – do you recognize the places you applied for credit? (If you do not, maybe someone stole your identity.)



## Your Credit History

The report will tell you how to improve your credit history. Only you can improve your credit history. It will take time. But if any of the information in your report is wrong, you can ask to have it fixed.

### How do I fix mistakes in my credit report?

- Write a letter. Tell the credit reporting company that you have questions about information in your report.
- Explain which information is wrong and why you think so.
- Say that you want the information corrected or removed from your report.
- Send a copy of your credit report with the wrong information circled.
- Send copies of other papers that help you explain your opinion.
- Send this information Certified Mail. Ask the post office for a return receipt. The receipt is proof that the credit reporting company got your letter.

The credit reporting company must look into your complaint and answer you in writing.



## Using Credit

You can build a credit history or improve your credit history. One way is to get credit and use it wisely. That takes time.

### How can I get credit?

If you do not have credit, the best place to start is with a credit card.

Compare several credit cards. Apply for the one that gives you the best deal. Look for:

- a low annual fee
- a low APR, or annual percentage rate
- lower fees:
  - if a payment is late
  - if you go over your credit limit
- a long grace period. This is the time between when you spend money and when the card charges you interest. Look for one that is at least 25 days long

If you cannot get a regular credit card, try to get a secured credit card. Apply only for cards that report your history to the three credit reporting companies.

Look for a secured card with:

- no application fee
- a low APR, or annual percentage rate
- lower annual fees
- no processing fees
- higher interest rates on the money you deposit



### How can I improve my credit?

You can use credit to build and improve your credit history.

- Use your credit card a few times a month.
- Buy things you can pay for that month.
- Pay the whole credit card bill every month. Do not leave a balance on your card.
- Pay your bill by the date it is due. Paying even one day late will cost you money.

People who do this start to see a better credit history. But it takes time.



# Payday Loans and Cash Advances

Payday loans or cash advance loans are loans made for a short time, often two weeks. These loans can be very expensive.

## What should I do before I get a payday loan or a cash advance loan?

Before you get one of these loans, consider other ways to borrow money:

- Can I get a loan from a bank or credit union?
- Can I get more time to pay my bills by talking with creditors or a credit counselor?
- Do I have any money saved that I can use?
- Can I borrow money from family or friends?
- Can I use a credit card instead?

## How do I choose which way to borrow money?

Compare the costs, if you have more than one choice. For each choice, find out:

- what is the APR?
- what are the fees?
- how soon must I repay the money?
- what happens if I cannot repay?

Write the answers to these questions. Decide which choice is best for you.

## I decided to get a payday loan. What should I do?

- ask the lender to tell you how much it will cost in dollars
- ask the lender to tell you the APR
- borrow only what you can pay back with your next paycheck



# Car Title Loans

A car title loan is a loan for a small amount of money and for a short time – usually 30 days. They can be very expensive. If you cannot pay back the lender, you might lose your car.

## What should I do before I get a car title loan?

Before you get a car title loan, consider other choices:

- Can I get a loan from a bank or credit union?
- Can I get more time to pay my bills by talking with creditors or a credit counselor?
- Do I have any money saved that I can use?
- Can I borrow money from family or friends?
- Can I use a credit card instead?

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- what is the APR?
- what are the fees?
- how soon must I repay the money?
- what happens if I cannot repay?

Write the answers to these questions. Decide which choice is best for you.

## I decided to get a car title loan. What should I do?

- ask the lender to tell you how much it will cost in dollars
- ask the lender to tell you the APR
- borrow only what you can repay by the date the loan is due



# Managing Debt

If you owe money you cannot repay, you need a plan. Do not ignore the problem. There are people who can help you.

## Where do I start?

- Make a budget.
  - Write down what you make and spend in a month
  - Look at where your money goes
  - Look for ways to save money
- Call the companies where you owe money
  - Explain why you have trouble paying the bill
  - Ask for a plan to let you pay less each month
- Get help from a credit counselor

## How can I get help?

Look for a credit counselor who will meet you in person. Then ask questions. These questions will help you select a counselor:

- What can you do to help me?
- How much will I have to pay?
- Do you have free education and information?
- Are you licensed to work in my state?

Look for a credit counselor who can do the most for you. You might have to pay some money for help. But a good credit counselor will not ask you to pay in advance.



### What do I do about calls from debt collectors?

When you talk to a debt collector:

- Keep a notebook by your phone or with you.
- Ask: What is your name, company, address, and phone number? Write the answers. Write the date and time you talked.
- Say: I will only talk when I get the written validation notice.
- If the collector threatens you or uses bad language, hang up. He is breaking the law.
- You can file a complaint about a debt collector by calling the Federal Trade Commission at 1-877-382-4357.

When you get the validation notice:

- See if you recognize the debt. The notice should list the “creditor.” The creditor is the person you owe money to. You can call the creditor to get more information.
- If you do not think the debt is yours, follow the instructions in the notice. It should tell you what to do next to question the debt.
- If the debt is yours, make a plan for how to pay it. Talk to a credit counselor.

If you want the collector to stop calling:

- Write a letter to the debt collector. Tell him to stop calling you immediately. Send the letter by Certified Mail and ask for a “return receipt.” The law says he must stop calling you when he gets your request in writing.
- If that debt collector still calls, file a complaint. Call the Federal Trade Commission at 1-877-382-4357.



# Avoiding Identity Theft

Identity theft can make it hard for you to get credit, a job, a place to live, or utilities. But you can reduce your risk of being hurt by identity theft.

## How can I protect my identity?

Protect your personal information. That helps you protect your identity. Here are some things you can do:

- At home
  - keep your financial records, Social Security and Medicare cards in a safe place
  - shred papers that have your personal or medical information
  - take mail out of your mailbox as soon as you can
- As you do business
  - only give your Social Security number if you must. Ask if you can use another kind of identification
  - do not give your personal information to someone who calls you or emails you
- On the computer
  - use passwords that are not easy to guess. Use numbers and symbols when you can
  - do not respond to emails or other messages that ask for personal information
  - do not put personal information on a computer in a public place, like the library

## How will I know if someone steals my identity?

Read your bills and account statements. Watch for:

- things you did not buy
- withdrawals you did not make
- a change of your address that you did not expect
- bills that stop coming



## Avoiding Identity Theft

Look at medical statements. You might see charges you do not recognize. That might mean someone stole your identity.

Get your credit report. You get one free credit report every year from each credit reporting company. To order:

- Call Annual Credit Report at 1-877-322-8228.
- Answer questions from a recorded system. You have to give your address, Social Security number, and birth date.
- Choose to only show the last four numbers of your Social Security number. It is safer than showing the full number on your report.
- Choose which credit reporting company you want a report from. (You get one report free from each company every year.)

The company mails your report to you. It should arrive two to three weeks after you call.

Read your credit report carefully. Look for mistakes or accounts you do not recognize. This could mean someone stole your identity.



# Recovering from Identity Theft

If someone stole your identity, act fast. Acting fast can help reduce the damage identity theft can cause.

## What should I do if someone steals my identity?

First, call the companies where you know fraud happened.

- Explain that someone stole your identity.
- Ask them to close or freeze your accounts.
- Then change your password or personal identification number (PIN).

Then visit [IdentityTheft.gov](https://www.identitytheft.gov) or call 1-877-438-4338.

- Answer questions about what happened to you.
- Get a recovery plan that's just for you.
- You can create an account on the website.
  - > The account helps you with recovery steps.
  - > The account also helps you tracks your progress.

## What happens when I get my recovery plan?

You will want to call one of the credit bureaus. Ask the credit bureau for an initial fraud alert. It is free and lasts for 90 days. The fraud alert makes it harder for thieves to open accounts in your name. That credit bureau has to tell the other two.

Then you can ask all three credit bureaus for a credit report. If someone stole your identity, your credit report is free. Look at your credit report for things you do not recognize.



# Recovering from Identity Theft

## Then am I done?

Everybody's identity theft is different. But your recovery plan from [IdentityTheft.gov](https://www.identitytheft.gov) will:

- Tell you the steps to take next.
- Tell you where to call, and give you the phone numbers.
- Give you letters to send with your information filled in.
- Give you reminders and help you track your progress.



# Scams Against Immigrants

There are scams that target people who are trying to immigrate to the U.S. You can lose money in those scams. These scams also can hurt your chance to immigrate. Learn how to avoid a scam.

## How can I avoid scams in the immigration process?

- Do not go to a notario, notario público, or a notary public for legal advice. In the U.S., notarios are not lawyers. They cannot give you legal advice.
- Never pay for government forms from the U.S. government. Government forms are free.
- Get immigration information from U.S. government websites. You might see a website that looks like it is from the government. Make sure that the website address includes .gov. That means the website is from the U.S. government.

## What else can I do to protect myself?

- Never sign a form that is blank. Never sign a form that has false information in it.
- Do not let anyone keep your original documents, like your passport or birth certificate.
- Keep a copy of every document you turn in. Keep a copy of every letter you get from the U.S. government.
- You will get a receipt when you turn in your forms. The United States Citizenship and Immigration Service (USCIS) will give it to you. Keep the receipt. You will need it to check on your application.



# Scams Against Immigrants

## How can I get help with immigration?

Immigration can be complicated. It can feel frustrating until you find the right kind of help.

- Get free immigration forms:
  - visit [uscis.gov/forms](https://uscis.gov/forms)
  - call USCIS at 1-800-870-3676
- Learn who can help you and where to find help:
  - order the free brochure from the Federal Trade Commission (FTC), *I Need Immigration Help. Who Can Help Me?*
  - find the brochure online at [ftc.gov/immigration](https://ftc.gov/immigration)
  - call the FTC at 1-877-382-4357 to get a free copy sent to you

## What if I paid someone who did not help me?

Immigration scams are illegal. Report what happened to the Federal Trade Commission (FTC).

- Call the FTC at 1-877-382-4357
- Go online: [ftc.gov/complaint](https://ftc.gov/complaint)

The FTC uses complaints to build cases against scammers. Any information you can give helps investigators.



## Job Scams

Scammers might promise you a job, lots of money, or work you can do at home. But they make you pay them before they help you. If you pay them, you will lose your money and will not get a job.

### How do I spot a job scam?

Look for these signs of a scam. Scammers might:

- promise you a job
- promise you a government job
- offer you the secret to getting a job
- promise that you will make lots of money by working at home
- offer you a certificate to improve your chances of getting a job

Scammers **always** will ask you to pay first. That is the biggest sign of any scam. Never pay in advance. Someone might say you cannot lose. It is not true. You will lose money.

### How can I avoid a job scam?

- Never deal with anyone who promises you a job. No one can **promise** you a job.
- Do not pay in advance for information about a job. Even if there is a money-back guarantee.
- Do not deal with anyone who says you have to act fast.
- Ignore promises to make thousands of dollars working in your own home. Those promises are lies.

### What if I already paid someone but I did not get anything?

If you sent money and did not get help finding a job, report it to the Federal Trade Commission (FTC).

- Call the FTC at 1-877-382-4357
- Go online: [ftc.gov/complaint](https://www.ftc.gov/complaint)

The FTC uses complaints to build cases against scammers. Any information you can give helps investigators.



# Money Wiring Scams

Wiring money is like sending cash. Do not wire money to people you do not know.

## How do I spot a money wiring scam?

Most money wiring scams look like this:

- someone you do not know asks you to wire money

A scammer might use different ways to convince you to wire money. The scammer might say:

- you won a prize, or inherited money, but you have to pay fees first
- you won the lottery, but you have to pay some taxes first
- a friend or family member is in trouble and needs you to send money to help
- you need to pay for something you just bought online before they send it
- you got a check for too much money and need to send back the extra

These are all tricks. When you hear stories like these, you have spotted a money wiring scam.

## How do I avoid a money wiring scam?

Scammers are good at being friendly. They also are good at fooling people. Here is how you can stop a scammer:

- Never wire money to someone you do not know.
- Never wire money because someone contacted you:
  - even if you feel like you know the person
  - even if the person says he is your friend or related to you



## Money Wiring Scams

### What if I already wired money to someone?

If you sent money to someone who contacted you, report it to the Federal Trade Commission (FTC).

- Call the FTC at 1-877-382-4357
- Go online: [ftc.gov/complaint](https://www.ftc.gov/complaint)

The FTC uses complaints to build cases against scammers. Any information you can give helps investigators.