

## **Personal Security On A Budget “Stay Safe Cheap!”**

You can save money and be safer.

1. Protect yourself from Identity Theft but don't pay the \$15 per month charged by heavily advertised national companies. \$15 per month per person adds up to \$180 per year, times the number of people in your family. You can get the same protection they offer by initiating a “Fraud Alert” at any one of the three national credit bureaus. They need to be re-authorized every 90 days, so put a reminder in your planner.
2. Protect your wallet by laying out the contents on your copier and copying both sides. Keep a copy in your safe or lock box and give one to a trusted friend or relative for when you're traveling.
3. You can cut the cost of automobile and homeowner's insurance by asking for a larger deductible. Save up to another 15 to 20% by having a home security system installed. You can get top of the line equipment for free with only a small installation fee. Call Joe (888.439.1411) to learn more. The monthly monitoring fee will usually be about the same as the insurance savings but read the next tip.
4. If you already have a home security system AND your contract is up (Usually about 3 years) you can get excellent monitoring for as low as \$15 per month at [www.securitymonitoring4less.com](http://www.securitymonitoring4less.com)
5. Do you use Craigslist or otherwise do business with strangers? Check out their phone information at [www.PhoneValidator.com](http://www.PhoneValidator.com) You can learn if it's a landline or cell and when was service established.
6. Get a Uniball Signo pen for a few dollars. This protects you from “check washing” and other fraud involving changing of dollar amounts.
7. Check your front door where the lock bolt goes into the frame. Most doorframes are made from soft pine and will break when the door is kicked or shouldered. Make sure the wood screws holding the strike plate go in 1.5 inches or more. Or better yet, for a few dollars get an easy to install high security lock plate at your local hardware store.

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