

Below is a sample newsletter article about common scams and fraud which organizations are welcome to use, adapt, and include in their own newsletters or other communications.

Consumer Protection for Young Adults

Every year, over \$1 trillion is lost globally to scams and fraud, impacting individuals, families, and businesses alike. Scammers are constantly evolving their tactics, and anyone can be a target—regardless of age, background, or income level. In fact, young adults are the age group most likely to report losing money to scams. Staying informed is the first line of defense, and that starts with knowing what to look out for.

Identity theft is not just something that happens to "older people" with mortgages. Young adults are prime targets because they are often new to credit and may not be monitoring their accounts closely. Identity thieves know this, and will use a variety of tactics to get your "personal identifiers." These include your name, date of birth, Social Security number, driver license number, email, home addresses, usernames, passwords, credit card numbers, and bank account numbers. With just a few of these pieces of data, identity thieves can do a lot of damage – so it's important to keep them secure.

It is important to learn to be in control of your communications. Know who you are texting, emailing, and speaking to before sharing any personal information. Remember: just because someone asks you for personal information does not mean you have to provide it.

Another new experience for young adults may be renting their first apartment or house. Renting for the first time can be overwhelming, but understanding the basics of renting can minimize that stress. Some of those basics include knowing your rights, understanding the lease terms, inspecting the property before you sign any agreement, asking questions about additional rules, and making sure you document all transactions and correspondence with your landlord.

Closing Option 1

Being responsible with your identity and smart with your money puts you way ahead of the game. Learn more about these topics, and more, at an upcoming presentation *[insert presentation details]*.

Closing Option 2

Being responsible with your identity and smart with your money puts you way ahead of the game. Learn more about these topics, and more, by visiting the Wisconsin Department of Agriculture, Trade and Consumer Protection's website at [DATCP.wi.gov](https://www.datcp.wi.gov).



QR Code for DATCP's Bureau of Consumer Protection Website
[ConsumerProtection.wi.gov](https://www.ConsumerProtection.wi.gov)