## Protecting Your Finances: A Checklist

### Personal Banking
- Track spending by reviewing your statements monthly.  
  **TIP:** Schedule a date in your calendar to ensure this is done consistently.
- Set a daily withdrawal limit on debit and/or credit cards.  
  Visit your local bank branch or call the customer service number on the back of your bank card.
- Take the automatic CHIP payment method off your card, use a PIN number instead.  
  Contact your bank to do this.

### Legal Considerations
- Set up a Power of Attorney (POA) for your finances, to provide protection down the road.  
  A Power of Attorney (POA) is someone you choose to take care of your finances, in the event that you are no longer able to do so.

### Connecting to Financial Support
- Contact your local Brain Injury Association or call 211 to find help in areas such as tax filing and financial assistance programs.

### Protect yourself online:
- Do not sign into online banking over a public Internet (WiFi) connection.
- Have virus and malware protection software installed on your computer.
- Change your passwords often & keep them written down in a safe place.
- Review account agreements to ensure you are not overspending & are not registered for unnecessary products.  
  **TIP:** Ask someone you trust to do this with you.

### Make Some Inquiries:
- Ask phone companies and banks to make notes on your accounts stating that all service changes should be sent to you in writing.
- Review maintenance agreements to see if there are unnecessary fees for services such as lawn care, furnace maintenance or medical devices.
- Compare the rates companies are offering to ensure you are receiving the best deal for YOU.
- Always have a trusted person present when speaking with companies or signing documents that involve contracts.