

Free credit reports can help you keep your personal information safe

If you're feeling anxious about your financial health during these uncertain times, you're not alone. That's why the three national credit reporting agencies, which last year gave people weekly access to monitor their credit reports for free, are extending that benefit until April 20, 2022.

This is some helpful news because staying on top of your credit report is one important tool to help manage your financial data. To get your free reports, go to [AnnualCreditReport.com](https://www.annualcreditreport.com).



If you're one of the many Americans struggling to pay your bills right now because of the Coronavirus crisis, here's what you can do:

- Contact the companies you owe money to. Ask if they can postpone your payment, put you on a payment plan, or give you a temporary forbearance.
- Check your credit report regularly to make sure it's correct — especially any new payment arrangements or temporary forbearance.
- Fix any errors or mistakes that you spot on your credit report. Notify the credit reporting agencies directly.

Click [here](#) for more Federal Trade Commission tips.

Out-of-the-blue unemployment claim? Consider freezing your credit. You may be a victim of identity theft and should take steps to protect yourself

It's another unwelcome result of the pandemic: scammers are taking advantage of increased unemployment to collect benefits in the names of unsuspecting victims. Pay attention to your bills and bank accounts for unauthorized charges. Watch out for someone impersonating you to get a loan or credit card and consider freezing your credit.

A credit freeze is the best way to protect against an identity thief using your information to open new accounts in your name. Freeze your credit by contacting all three major credit bureaus. A credit freeze is free and lasts until you lift it.

- Equifax: 1-800-685-1111 or www.equifax.com/personal/credit-report-services
- Experian: 1-888-397-3742 or www.experian.com/help
- TransUnion: 888-909-8872 or www.transunion.com/credit-help

If you do not wish to freeze your credit, you can place a fraud alert on your credit report. You can place the alert and renew it every year by contacting one of the above credit bureaus. That credit bureau must contact the other two, but you have to contact all three to place the more

protective credit freeze.



News from Colorado Attorney General Phil Weiser

Colorado, Wyoming to receive \$1 million in settlement in magazine subscription scam targeting older consumers

Colorado Attorney General Phil Weiser and Wyoming Attorney General Bridget Hill announced a joint settlement of lawsuits filed against two companies that targeted consumers nationwide with deceptive mailers that sold overpriced magazine subscriptions designed to look like renewal notices for consumers' legitimate existing subscriptions.

The Colorado and Wyoming Attorney General's Offices, as well as the Better Business Bureau, received hundreds of complaints—largely from consumers over the age of 60—about these deceptive mailers.

[Press release](#)

Attorney General Phil Weiser presses Facebook for details on plans for kids-only Instagram

Colorado Attorney General Phil Weiser sent a bipartisan letter to Facebook CEO Mark Zuckerberg asking for more information about Facebook's announced plans to launch a kids version of Instagram and how the company will protect the privacy and safety of children under 13 years old who use the new platform.

[Press release](#)

Attorney General Phil Weiser leads 24 states in urging US Department of Education to forgive loans of certain ITT Tech students

Attorney General Phil Weiser urged the U.S. Department of Education to cancel federal student loan debt of thousands of students who attended ITT Technical Institute.

The now defunct for-profit school defrauded thousands of individuals by encouraging them to enroll and borrow loans based on false and misleading information about the value of an ITT degree and empty promises of high-paying jobs after graduation. This widespread and pervasive misrepresentation violated state consumer protection laws.

[Press release](#)

Attorney General Phil Weiser urges US Education Secretary to comprehensively address student loan crisis

Attorney General Phil Weiser led a coalition of 23 states, urging U.S. Education Secretary Miguel Cardona to adopt additional reforms that would ease the process of paying student loans and would protect student loan borrowers from having to pay back debt to for-profit and defunct colleges that deceived them.

[Press release](#)

May is Older Americans Month



Around the nation, older adults make their marks every day as volunteers, employees, employers, parents, grandparents, mentors, and advocates. They offer their time, talents, and experience to the benefit of our communities. Led by the [Administration for Community Living \(ACL\)](#), Older Americans Month (OAM) has been a special time to recognize these contributions.

Each year, millions of older adults fall victim to some type of financial fraud or confidence scheme, including romance, lottery, and sweepstakes scams, to name a few. To help stave off scammers, the FTC created [Pass It On](#), a resource you can use to help educate family and friends about fraud. **The truth is that sharing what you know can help protect someone who you know from a scam.**

Share What You Know. Stop Scams.

Chances are good that someone you know has been scammed.
They may not talk about it, but the statistics do.



In honor of OAM, Join AG Weiser and AARP ElderWatch for a Tele-Town Hall
AG Weiser will discuss the latest scams and will even answer your questions live on the call!

Wednesday, May 21, 2021, 10:30 - 11:30 am

Join AARP ElderWatch and the Colorado Attorney



General on a telephone town hall to talk about Coronavirus scams and learn tips to help you recognize and refuse red flags and report fraudsters. We will even answer your questions live on the call!

[Register here](#)

Stay Informed

For the most up-to-date information about the Coronavirus, visit the websites of the:

- [Colorado Department of Public Health and Environment](#)
- [Centers for Disease Control and Prevention \(CDC\)](#)
- [World Health Organization \(WHO\)](#)

COVID-19 Consumer Advice from Attorney General Phil Weiser

The Office of Colorado Attorney General Phil Weiser created a [webpage](#), also available in [Spanish](#), offering guidance and alerting consumers about how they can protect themselves against COVID-19-related scams.

Take time to report fraud or suspicious activity

By learning how to avoid scams related to the Coronavirus, we can work together to ensure no one in our state is taken in by these malicious attempts to defraud Colorado consumers during this public health emergency.

If you notice any scams, fraud, price gouging, or other attempts to take advantage of Coloradans during this public health emergency, contact Stop Fraud Colorado at 800-222-4444 or www.StopFraudColorado.gov.

StopFraudColorado.Gov

