



Tips,
Tools and
Resources for
Organizers

Organize a Shredding Event

You can help protect people in your community from financial fraud by **organizing a shredding event**. Raise peace of mind while helping people clean out unneeded paperwork!

INCLUDED IN THIS KIT:

- 1 Group Organizer Tips: Step-by-Step Approach**
- 5 How to Protect Your Personal Information Tip Sheet**
- 6 Spot and Stop Investment Fraud Tip Sheet**
- 7 Community Flyer**



Activities

1. Promote “Give a Ride” to a Scheduled Shredding Event – Check your community calendar or library to find out whether a shredding event is already scheduled in your community. Use flyers and word of mouth to ask your group members to promote the event, volunteer at the event and/or give rides to older neighbors.

2. Organize a Shredding Event – Help residents of your community better protect themselves with a shredding event on a small or large scale.

- Organize a small event within your group, such as your faith organization or school.
- Reach out to community partners and local media to organize a community-wide event.

Either way, the tips in this kit will prepare you for the event. We’ve also included two tip sheets to hand out at your event and a sample flyer for your promotion efforts. See organizing steps below.

3. Host a Community Shredding Event – It’s time to educate those around you about the dangers of financial fraud. Help prepare your community to prevent and combat fraud in all its forms. There are four simple steps to creating, organizing and executing a shredding event.

Step One: Get Started.

Recruit Volunteers.

Using multiple communications vehicles is a great way to maximize the amount of volunteers you reach. In addition to local media and press advertisements, use local community locations to recruit volunteers and promote your event. See the sample flyer enclosed.

- Post your event on the bulletin board where you go for religious services, at local libraries and in coffee shops.
- Electronically post your event on community listservs, online message boards and on social networking sites.



Determine volunteer roles and identify one person as the volunteer coordinator. Roles may include promoting the event, setting up for the event, greeting guests, coordinating how people move about the event, helping customers and cleaning afterward.

Talk to family members, friends, colleagues and any other groups you belong to – even your book club might be interested. Most people want to volunteer; you just need to ask!

Select a Shredding Service.

- Try to work with an established company with a good reputation for integrity and customer service. Ask for references and check with your local Better Business Bureau.
- Ask the shredding company if it would donate the shredding service. The potential media exposure of working with a community project guided by AARP is great leverage to encourage local companies to donate all or part of their services in return for positive public and community relations.
- If the shredding vendor won't donate its services, look for community partners who would be interested in funding the event. Partners could include local TV and radio stations, the community newspaper, faith organizations, local governments, schools and office-supply or grocery stores.
- If you are paying for shredding services, compare the rates and services of several local companies. Consider searching for online reviews to get insight into how well local companies treat their customers.
- Determine whether it would be better for the company to charge by the pound or by the hour. Most successful shredding events take about three hours.
- Be sure to look for a company that performs on-site services rather than a company that moves documents to a warehouse and shreds them there.
- Select the vendor based on personal tastes, availability of funds or the circumstances surrounding the location of your event.

Secure a Location for the Event.

- Speak with the community authorities to ensure you have the proper permits and insurance forms for the event. Most shredding companies can help you with the paperwork you may need. In this respect, it's also helpful to work with other organizations that have successfully put on community events; their expertise and volunteer networks can save you energy, time and money.
- Be sure to find a space large enough for trucks carrying industrial shredders and for customers' cars to drive through and drop off their documents.



Step Two: Organize Volunteers and Prepare for the Event.

- Before the event, continuously promote it and keep in contact with your volunteer team via email, phone calls or meetings. Assign volunteer roles based on the background and preferences of the volunteers.
- Consider a common dress code or uniform for the event so that your group and the customers can easily identify members of the organizing team. Opt for bright-colored T-shirts that are easily identifiable – and safest at an event with lots of cars and trucks.

Step Three: Conduct the Event.

- **Prepare volunteers:** Ensure that volunteers and drivers arrive 30 to 45 minutes before the event starts so that the team can get organized and define their roles. Roles may include setting up, greeting guests, directing traffic, coordinating how people move about the event, helping customers and cleaning afterward.
- **Keep track of time:** Communicate to volunteers the time they are expected to be on duty within – or before or after – the suggested three-hour time period. Sign up volunteers on an attendance sheet that also has space for them to note contact information in case of an emergency.
- **Bring materials:** At a minimum, you will need sets of work gloves, vests for traffic directors, first-aid kits, nametags, posters for directional signs and procedures, snacks, drinks, disposable paper cups and plates and copies of the enclosed tip sheets to hand out. Provide snacks and drinks for volunteers and workers – including employees of the shredding company, who become part of your team.
- **Determine policies:** Decide who will conduct media interviews and direct photo opportunities.
- **Keep lines moving:** Make sure there is no time for a potential crook to linger; be vigilant about document security. Exercise caution when handling sensitive documents so they are not lost, misplaced or left unprotected.
- **Planning is the key:** Make yours an effective shredding event. Organize your materials, make confirmation calls and then have fun.



Step Four: Report and Celebrate Success.

After the event, follow up with your volunteers and community to debrief them.

- Quantify the number of pounds shredded and the number of people attending the event.
- Acknowledge and thank the participating parties.
- Post a notice of future events that volunteers can support so that you can further engage them in community service efforts.
- Request commentary from volunteers or attendees. Give them an email and a postal address where they can send their feedback and stories.

Resources

- www.aarpfraudfighters.org
- www.aarp.org/investmentfraud
- www.aarp.org/nofreelunch
- www.aarpelderwatch.org
- Additional resources are listed on the attached tip sheets.



How to Protect Your Personal Information Tip Sheet

How can you help your family, friends and neighbors protect their personal information? Here are some tips you can give them.

- To **stop unwanted telemarketing phone calls**, join the national **Do Not Call Registry** by calling toll-free, 1-888-382-1222, from the number you want to register or go to www.donotcall.gov. You can register your home phone and your cell phone.
- **To stop getting preapproved offers** of credit or insurance, call toll-free, 1-888-5-OPT-OUT.
- Paste an “**I am not interested**” script by your telephone that reminds you to just tell anyone trying to sell you something that you are not interested. Then just **hang up!** Never give out personal information on the phone, through the mail or over the internet unless you have initiated the contact and know who the party is on the other side of the transaction.
- Be very careful about giving your **Social Security number**. Your bank may need it, but a department store probably does not. Ask if you can use a substitute number with businesses and health care offices. And don't carry your card in your wallet.
- Don't leave your **checkbook, wallet or other personal papers** lying on a table or anywhere visitors could see your private information.
- Get a copy of your **credit report** at least once a year. Read your report to be sure the information is correct and that no one has used your information to get credit, a job or a loan. Report any mistakes to the company that sent you the report. Call toll-free, 1-877-322-8228, to order a free report or go to www.annualcreditreport.com. You must answer security questions to get the report.
- If you believe that someone else has had inappropriate access to your personal information, place a **fraud alert** on your credit bureau accounts. You can also consider placing a **security freeze** on your accounts. For more information on whether these options are right for your situation, go to www.aarpfraudfighters.org.
- Visit www.onguardonline.gov for practical tips from the federal government to help guard you against internet fraud.

Go to www.aarpfraudfighters.org to get more information on how you can recognize, resist and report frauds and scams.



Spot and Stop Investment Fraud Tip Sheet

How can you help your family, friends and neighbors choose safe ways to invest? This checklist is your answer to helping spot and stop investment fraud.

Know the signs of a scam. Listen for promises of high return and low risk – promises that can't be met. If you feel pressured, STOP! Take your time and check it out. And most important, remember that if a deal sounds too good to be true, it probably is!

- To learn more visit, www.aarp.org/investmentfraud.

Check the person and check the product. Make sure the person selling you the investment is licensed and that the product is registered with your state securities regulator or with the Securities and Exchange Commission (SEC). Insurance products are regulated by your state insurance commission. Before you invest, follow the steps below:

- To check the person and product, contact your state securities regulator. Visit www.nasaa.org (click "Contact Your Regulator"). You can also investigate the financial company or professional at www.finra.org/brokercheck.
- If you are offered an insurance product, contact the insurance regulator in your state. Visit www.naic.org.

Beware of "free lunch" seminars. AARP and regulatory agencies are concerned that some free educational presentations and events are thinly disguised sales pitches or scams for products that may not be right for you.

- Before you go to an investment seminar that comes with a free meal, educate yourself with a copy of AARP's What to Listen for Checklist at www.aarp.org/nofreelunch.
- If you choose not to attend but are invited to a "free lunch" seminar, send your invitations to AARP "Free Lunch" Monitor Program, P.O. Box 93028, Long Beach, CA 90809. (You can also scan and email the invitations to nofreelunch@aarp.org.) This way you will help AARP track potentially deceptive practices.

Understand professional designations. Don't be misled by credentials that are meaningless. It's easy to find out what all those initials following a professional's name mean at www.finra.org.

Make sure the product is right for you. A sound investment should follow five basic principles: keep fees low, keep it simple, diversify, rebalance your investments to stay on track and consider using index funds. To learn more, visit www.aarp.org/money.

Community Flyer

Community Shredding Event Date: _____

Time: _____ Location: _____

Why Shred Personal Documents?

Rifling through trash cans for personal information is a common tactic of identity thieves. Shred sensitive materials to minimize your risk. Before discarding them, cut up expired credit and identification cards, bank and credit card statements you no longer need, charge receipts with your account information, insurance forms, physician bills and the like.

What Materials Should I Bring for Shredding?

Bring all sensitive paperwork that includes account numbers, birth dates, passwords, PINs, signatures and Social Security and/or driver's license numbers. To protect your privacy, consider other items that include names, addresses, phone numbers and email addresses. And when in doubt, shred it!

WHAT TO INCLUDE:

- Account numbers (credit card statements, bank statements, canceled or unused checks, receipts, utility bills, tax documents, etc.)
- Birth dates (school records, financial applications)
- Passwords and PINs (bank and credit card records)
- Signatures (any forms or documents containing your signature, including canceled checks)
- Social Security numbers (financial applications, tax documents, job applications)
- Junk mail (credit card offers, loan applications containing your personal information, courtesy checks from credit cards)

If you can, please offer a ride to a neighbor for this event.

If you would like to participate as a volunteer for this community shredding event, please contact

_____ at _____.

We welcome greeters, document handlers, table workers and more.

Note to organizer: Check with the shredding company for a list of any items that should not be included.