

Texas Representative Roberto R. Alonzo's

Capitol Report



Young Texans Have Big Dreams. Scholarships Can Help Them Come True.

Texas Match the Promise Foundation - Deadline to Apply is Dec. 31, 2013



Rep. Alonzo Urges Applicants to Apply



The [Texas Match the Promise FoundationSM](#) encourages families to save for college by offering scholarship opportunities to fifth through ninth graders whose families have an income of \$100,000 or less and participate in the **Texas Tuition Promise Fund[®]**, the state's prepaid college tuition plan.

The Foundation will award matching scholarships of tuition units worth up to \$1,000 at today's prices, and one-time grants of tuition units worth \$2,000 at today's prices, to qualified, top-scoring applicants.

Eligible applicants have until Dec. 31, 2013, to apply for Match the Promise scholarships and grants. Families can also enroll in the Texas Tuition Promise Fund during this time if they haven't already done so.

It's easy to apply. Visit the Match the Promise website for other eligibility requirements and selection criteria.* You may also contact us via [email](#) or at 1-800-531-5441, ext. 3-7570.

Beware of Scammers & Hackers During the Holidays ! They Like the Holidays Too....

What to do if Your Personal Data is Stolen

Beware of scammers and computer hackers during the holidays. Like all of us, they like the holidays too but traditionally and unfortunately for you and I, this is a good time for scammers to rip off innocent people, particularly the elderly, and those of us who do not pay close attention to our transactions during the busy holidays.

Almost every transaction you make nowadays - be it using a credit card, getting a blood test, posting on Facebook or collecting a paycheck or retirement benefit - gets captured in cyberspace and stored in databases operated by corporations, health care providers, government agencies and any other number of organizations and companies. That data is a treasure trove for identity thieves. It is no wonder, then, that hackers are relentless in their attempts to break into the computers that store it. When they succeed, the result is a "data breach." Last year was a big one for identity theft: One In 20 Americans was hit by this crime - that is one every three seconds - at a total cost of \$21 billion. And although you can't prevent data breaches, you can minimize your personal risk. Here are some ways:

Be sparing with your data. If you are asked on application to provide your social security number, ask why. It may not really be needed. It's always safest not to store financial account information online for bill paying.

If your Social Security number was taken in a breach, your risk of ID theft is five times greater than the average consumer's. As soon as you can, place a fraud alert or security freeze on your credit report at the three big credit reporting bureaus.

Say yes to added security. If the breached organization offers you free monitoring services, take advantage of this extra layer. Only 20 percent of breach victims do.

Protect your medical records, which are especially prized in breaches because they fetch more on the black market than financial data. Read every letter you receive from medical insurers and providers - including those that say "this is not a bill" - to ensure that no one's been masquerading or "ghosting" as you to get treatment. To be extra safe, ask for a listing of medical insurance benefits paid out in your name each year.

Keep tabs on recent breaches by going to sites like www.privacyrights.org/data-breach or www.idtheftcenter.org. Remember: not all breaches are reported to victims.

Monitor your accounts, including your Social Security earnings record. Ask your bank or credit card issuers to set up free e-mail alerts to notify you about activity on your account, including change-of-address requests.

Change your passwords frequently and order, for free, your credit report from each agency once every four months at www.annualcreditreport.com