

Focus On...

AWARENESS

Avoid Fraud in 2020 By Writing the Complete Date

Protect your documents from scammers who could change the date on your important documents.

Scammers could make your 2020 miserable if you abbreviate the year as '20 when dating legal documents, authorities are warning.

That '20 could be turned into "2018" or "2019" on a check or other legal document, setting you up for fraud, according to the Takoma Park Police Department in Takoma Park, Maryland.

For instance, the scammers could date that captured check to "2021" and attempt to cash it again next year. Another scenario: Say you signed documents agreeing to start paying debt on 1/3/20. That could be turned into 1/3/2019, and the scammers could attempt to collect past debt.

Changing a document's date from 2019 to 1999 would be a lot more difficult to fake as it would be a 20-year difference, compared to changing a document's date from 2020 to 2019, which is only a one-year difference.

But abbreviating 2020 to 20 means that a criminal could write two numbers after the 20 to imply that the document was dated before or after it actually was.

This advice has been shared widely on social media, and police and a county

auditor have also recommended writing the date out in full.

Dusty Rhodes, Hamilton County Auditor, tweeted: "When writing the date in 2020, write the year in its entirety. It could possibly protect you and prevent legal issues on paperwork. Example: If you just write 1/1/20, one could easily change it to 1/1/2017 (for instance) and now your signature is on an incorrect document."

Additionally, the East Millinocket Police Department echoed this advice and added some insight on why it's important in a Facebook status: "This is sound advice and should be considered when signing any legal or professional document. It could potentially save you some trouble down the road.

"There seems to be a lot of criticism here for a simple cautionary post. Please understand that we handle scam and fraud calls on a regular basis so we try to provide our small community with tips to avoid potential problems.

"Of course, we understand that all dates can be altered, however, I believe that most here would agree that if a document of any kind, either legal or professional, is brought to our attention as being forged or fraudulent, it would likely raise far more red flags, depending on the circumstances, if it had a date of 1999 as opposed to 2019 or 2021."

The simple solution: Fully write out the year -- 2020 -- on any legal documents, authorities say.

Source: [Kiplinger, By Bob Niedt, Online Editor, January 3, 2020](#)
[Newsweek, Seren Morris, January 3, 2020](#)

