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You Are Your Own Best Advocate

FEBRUARY 16TH 2015 BY DEE LOFLIN

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Age Spots

by Ruth Dockins

You are your own best advocate

Some of the following information comes from the Federal Trade Commission. Be alert, check every bill before you pay it and always look at your credit card statements for unusual charges. Never pay a fee for something you “have won.”

Regarding bills, you are your own best advocate. How often does a company figure out that you’ve overpaid---and refund your money? It could happen, but you are more likely to get money back if you spot the error and point it out. Read every statement, every time. If something looks unfamiliar call the company and ask, always keep written records of date and time of call and to whom you spoke.

When dealing with certain companies where you might have more than one account number (i.e. hospitals) be sure that the check you write has the correct account number on it and then be sure that the check is applied to the correct account. A person came to my office bringing with her a statement from a hospital showing that she was past due on an account on which she was making payments. She showed me the canceled checks stating that she was not past due on the account. When we finally got “to the bottom” of the situation the

hospital had been applying her check to another of her accounts, which was now showing an over-payment, instead of applying the payment to the correct account. Unfortunately the hospital had not made her aware of the over-payment.

Another time a person paid a doctor's bill twice, instead of returning the second payment the doctor's office credited her account, which would have been ok if she attended the doctor regularly but this was a doctor to whom she only went one time a year. What would have happened to her credit if she never went back to the doctor?

The best advice regarding credit card statements is to keep all your credit card receipts and compare them to your statement when it comes. When I returned from vacation a few years ago I was comparing my credit card receipts to the credit card statement and noticed that somewhere in another state where we had eaten lunch they had charged my credit card twice for the same amount on the same day. It wasn't too much, probably less than \$12 but still, I needed that \$12 as badly as they did. I contacted the credit card company and the extra charge was taken off. I don't know if it was a mistake on the restaurant's part or not but either way I didn't owe it and wasn't going to pay it.

On the back of your credit card where there is a place for your signature, instead, you should write "see I.D." This tells the clerk to ask for additional I.D. from you to be sure it is really you using your credit card. When the clerk asks me to see additional I.D. I always thank them because, by doing this, they are helping protect my credit card. When your credit card is handed back to you be sure that it is the correct card, that it didn't accidentally get exchanged for a similar one.

If you ever get a call telling you that you have "won" a prize, a lottery or a sweepstakes and they ask for your credit card number or bank account information do not give the information. Never share your financial information with someone who contacts you and claims to need it.

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