



# Afanefan seni ewe Federal Trade Commission

## Kawuu Sefan Murin ew Katano

Fofor ngeni ew katano ese kan fakkun mecheres. lei ekkoch afanefan ren ar repwe anisuk ne apetieno iteiten chirin murin katano kena, tumunu pusin porausom kena, me pwan ifa usun eom kopwene pwak sefan non pekin moni.

### Ifa usun eom kopwe Apetieno Chirin Nimenimeno & Forun kena

- **Kosapw nukun ekkena ra kan pwon usun mutirin nimenimeno me pwan foruno kena.** Ekkoch repwene apachano momo kena mi fakkun ngaw, mochen mon kena me mwan, ika rese sinei ekkewe angang ka mochen.
- **Chekieno ekkena chon angang.** Me mwan eom kopwe moni, eis ren nour ID kena, laisen kena, me pwan pwaratan nour insurens. Kosapw nuku ekkena pwon ina rese kan maaketiw.
- **Kosapw fakkun moni seni wire transfer, katon nifang, cryptocurrency, ika non moni.** Me pwan kosapw fakkun moni ewe saingonon momo tori ewe angang a wasino me pwan en ka sani ewe angang.

### Ifa usun eom kopwe Kuuna Chon Apiru kenaChiri kena

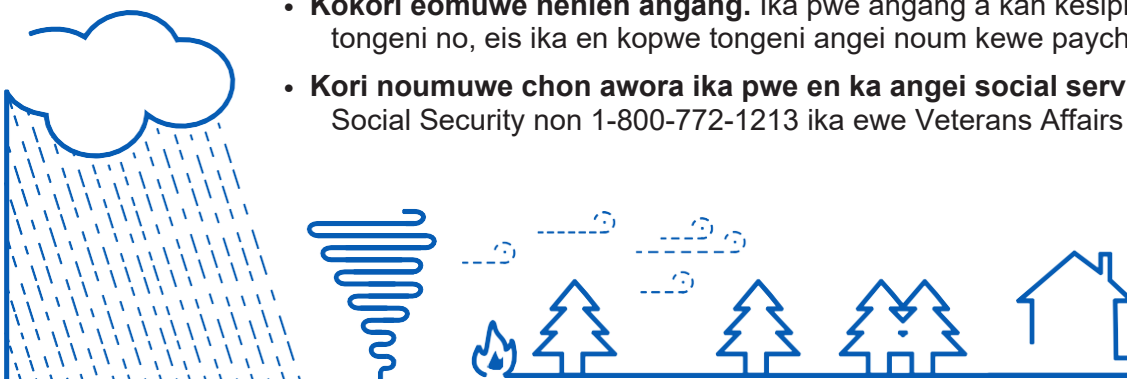
- **Kopwe sinei pwe FEMA ese kan moni ren mon aeoeo kena.** Ika pwe emon a mochen moni ren an epwe anisuk ne naf ren monien FEMA kena, iwe a kan ew chiri. Ewe eochun neni eom kopwe angei poraus a kan [FEMA.gov](https://www.fema.gov).
- **Tumunu pusin porausom.** Ekkena chok chiri repwene era pwe ir chon angangen government me pwan iwe mochen moni ika noum credit card, bank account, ika nampam Social Security.
- **Kopwe sinei ekkewe sainin ren ew chirin porausen nenien rent.** Ika pwe emon a eis ren ew security deposit ika rent me mwan ami chufengen ika sainsi ew lease, ina ew chiri. Suseni.

### Ifa Usun Eom Kopwe Pwak Sefan Non Pekin Moni

Meni en ka kan suseni imwom nge kose uwein noum ID kena, chek kena, credit me debit card kena, me pwan ekkoch taropwe kena. Me pwan en kosapw kan angei atoto ngeni eom bank account ika paycheck non ei tamen fansoun. Meta epwene etto murin?

### Nemenemen Moni

- **Repotini nusunon credit, ATM, ika debit cards kena** ngeni ewe a atowowu ewe card non mutirin fansoun ka tongeni.
- **Kokori eomuwe nenien angang.** Ika pwe angang a kan kesipino, are ika en kose tongeni no, eis ika en kopwe tongeni angei noum kewe paychek me pwan aninis kena.
- **Kori noumuwe chon awora ika pwe en ka angei social services ika aninis kena.** Kori Social Security non 1-800-772-1213 ika ewe Veterans Affairs non 1-800-827-1000.



## Nemenemen Credit

- **Angei eomuwe repotin credit ese wor momonnon [AnnualCreditReport.com](https://www.annualcreditreport.com).** Ei a tongeni aninis ika en ka kan fen nusunano eom rekotin moni me pwan mochen aitata creditors kena.
- **Kapas ngeni creditors kena, landlords kena, me pwan fifi kena non mutirin fansoun ka tongeni.** Ir meni repwene tongeni angang fituk ren eom kopwe apetieno mon mangeno kena, posponeni ionin moni, repossession kena, me pwan foreclosure kena.

## Ifa usun eom kopwe Asiwini Katanon ika Nusunon Taropwe kena

Iei ew maaketiwēn ifa kopwe no ie ren meta kena.

- **Rekotonon taropwen real estate kena:** County's recorder of deeds
- **Mortgages:** Lender ika mortgage servicer
- **Leases:** Landlord ika property management company
- **Car title/driver's license:** Secretary of state ika department of motor vehicles
- **Birth certificate:** Vital statistics office seni ewe county ikewe ka uputiw ie
- **Social Security card:** Ofesin Social Security Administration non nenieom

Ren chomong poraus me pwan afanefan, churi  
[ftc.gov/WeatherEmergencies](https://ftc.gov/WeatherEmergencies)

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## Nenien Aninis Kena Non Nenieom

Hawaii Department of Commerce and Consumer Affairs  
[cca.hawaii.gov](https://cca.hawaii.gov)  
Consumer Resource Center 808-587-4272

Hawaii Emergency Management Agency  
[ready.hawaii.gov](https://ready.hawaii.gov)  
808-733-4300

