**TIPS FOR SAFE ONLINE SHOPPING**

1. **Make sure you are buying from a reputable site**. If this is a site that you have not bought from before, take time to investigate the company. Make sure that the URL says “https” at the beginning. There is often a little padlock icon to the left of the address bar or in the corner right of the checkout screen. The padlock is another indicator of a secure site.
2. **Check the return information.** If you are making a purchase from a site for the first time, check the return information. For example, a site may charge hidden fees for restocking, not fully refund the cost of the item being returned, or charge unreasonable return shipping charges.
3. **Read consumer reviews on the site and elsewhere.** You may also want to read the reviews for the item you are purchasing to troubleshoot any issues previous consumers have had with the company or the product itself. Go off-site and check the company’s Facebook account or other sites to see if there have been customer complaints. Many times, companies will only allow positive customer reviews on their own site, hoping this may increase your willingness to purchase from them.
4. **Consider a third-party pay system**. Rather than use your credit or debit card with an unknown vendor, consider payments processed for purchases through a secure third party site such as PayPal or Google Checkout.
5. **While shopping online, use a password-protected Wi-Fi network.** Online shopping has become very convenient for your phone or tablet. Often, shoppers may purchase something spur of the moment and use an unsecured Wi-Fi network, like those found in hotels and businesses. When purchases are made on an unsecured network, it leaves consumers open to the theft of personal or financial information.
6. **Be wary of email links.** Some businesses can obtain your email through another company selling your information. Be wary of unsolicited businesses that suddenly appear in your Inbox and want to sell you something. To protect yourself, do not click directly on their suggested link. Instead, open a search engine and search for the company to see if the company is reputable. “Phishing scams” are fraudulent emails and fake websites. These websites will ask for your personal and financial account information and are intended to steal your identity.
7. **Use different passwords.** Once you begin shopping from multiple sites, consider different passwords for each site. This makes it more difficult for cyber criminals to steal your information. Consider making each password unique and not similar to one another.
8. **Make sure your security software is up-to-date on all technology.** This includes potential threats from viruses, spyware, adware, spam, and identity theft. When using your phone or tablet to make online purchases, make sure that you have password protection for these devices as well.
9. **Know your debt-to-income ratio or DTI.** One bonus of online shopping is how easy websites make using your debit or credit card. Total the number of purchases you have made in a month. Next total up your monthly income. Divide your income by the amount of monthly purchases. This percentage is your Debt to Income percentage. Some consumer groups suggest that your debt to income percentage should not be above 43%.
10. **Protect your debit card.** When you shop online with your debit card, double check that your card is password protected and that the site is safe. Cyber thieves have direct access to your bank account if you are careless. Monitor your bank account regularly before and after a purchase. If a theft occurs, call your bank immediately to report it.
11. **Pay MORE than the minimum amount if using a credit card.** If your purchase was made online with a credit card, consider paying more than the monthly minimum amount that it requires. For example, a $15 minimum payment on a $200 purchase will take 16 months (or 1.3 years) to pay off. In the meantime, the credit card will charge interest on the unpaid balance. For example, if the interest rate on a credit card is 22%, then you will have paid approximately an additional $32 in interest fees.

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