



Delta Gamma Well Aware

Encompasses eight dimensions: Social, Spiritual, Physical, Emotional, Vocational, Intellectual, Financial and Leadership Development

Safe Shopping

Shopping during the holiday season can not only be stressful, it can also be dangerous. Make sure you are aware of the potential risks and take precautions that will make your retail experiences safe and enjoyable.

Carrying Money:

- Do not dangle your handbag from your shoulder; you are creating a perfect setup for a purse-snatcher. Instead, keep your purse tucked tightly under your arm, or better yet, don't carry a purse.
- Avoid carrying large amounts of cash and if you must bring cash, spread your money around in different pockets.
- Always carry your driver license or identification card.
- Pay for purchases with a credit card when possible and only bring one or two credit cards with you.
- Make sure the cashier gives your card back to you after every purchase.
- Notify the credit card issuer immediately if your credit card is lost, stolen or misused.
- Keep a record/photocopy of all of your credit cards, account numbers and phone numbers to call in a safe place at home.
- If you are withdrawing cash from an ATM, do so in a populated place during the daylight hours and pay constant attention to what is going on around you.
- If you must use an ATM at night, choose a machine that is well lit and visible to passing traffic. If you feel uneasy or notice anyone lurking near the machine, leave and find another ATM.
- Avoid carrying your checkbook, cash, credit cards and car keys all together in one place, such as a purse. If your purse is stolen, everything is gone in one fell swoop.

In the Store:

- If you must shop after dark, always go with a friend or family member, but try to shop during daylight hours whenever possible.
- Try to shop when the stores are less crowded, such as during the week.
- Dress casually and comfortably and avoid wearing expensive jewelry.
- Stay alert to your surroundings even though you may be rushed and overwhelmed.
- If you have children or younger siblings, teach them what to do in the event you get separated. The best option is to instruct them to look for a security guard or police officer, or to go to the closest customer service desk.

In the Parking Lot:

- Never hesitate to ask for a security escort if you feel unsafe.

- Avoid crowds, transportation terminals, bus stops, rapid transit, etc. if you are carrying packages or shopping bags.
- Avoid overloading yourself with packages. It is important to have clear visibility and freedom of motion to avoid mishaps.
- Beware of strangers approaching you for any reason. At this time of year, "con-artists" may try various methods of distracting you with the intention of taking your money or belongings.
- If you will be inside a shopping mall or store for a prolonged period of time, move your car periodically throughout the day to different parking spots.
- Park your car where there is plenty of light, not only around your car, but also from your car to the store entrance.
- Once your car is parked, familiarize yourself with its location so you can find it without delay.
- Use the trunk of your car to keep your packages out of sight and make several trips to your car to deposit packages.
- Keep your car locked at all times and have your keys in your hand before you go to your car.

Online Shopping

Check out the seller

- If you are thinking about shopping on a site with which you're not familiar, do some research before you buy.
- If it's your first time on an unfamiliar site, call the seller's phone number, so you know you can reach them if you need to. If you can't find a working phone number, take your business elsewhere.
- Type the site's name into a search engine: If you find unfavorable reviews posted, you may be better off doing business with a different seller.
- Read the site's privacy policy to learn how it uses and shares your personal information.
- Consider using a software toolbar that rates websites and warns you if a site has gotten unfavorable reports from experts and other Internet users. Some reputable companies provide free tools that may alert you if a website is a known phishing site or is used to distribute spyware.

Read return policies

- Despite your best intentions, some gifts may need to be returned or exchanged. Before you buy, read the return policy.
- Some retailers give customers extra time so gifts can be returned or exchanged after the holidays; others give purchasers as little as a week - if they accept returns at all.
- A number of retailers offer shorter return windows for certain products and some charge "restocking" fees.
- Find out who covers the shipping cost - the customer or the merchant - on a return or exchange, and if your online purchase can be returned to a brick-and-mortar store.

Know what you're getting

- Read the seller's product description closely.
- Name-brand items at greatly reduced prices could be counterfeit.

Don't fall for a false email or pop-up

- Legitimate companies don't send unsolicited email messages asking for your password or login name, or your financial information. But scammers do.
- Crooks often send emails that look just like they're from legitimate companies – but direct you to click on a link, where they ask for your personal information. Delete these emails. They are an attempt to get your information and to facilitate identity theft or other crimes.
- In addition, just clicking a link in a fraudulent email could install spyware on your computer.

Look for signs a site is safe

- When you're ready to buy something from a seller you trust, look for signs that the site is secure, such as a closed padlock on the browser's status bar, before you enter your personal and financial information.
- When you're asked to provide payment information, the beginning of the *Web site's URL address* should change from *http* to *shttp* or *https*, indicating that the purchase is encrypted or secured.
- To view a video tutorial on how to recognize when you're communicating over a secure SSL connection in both the Firefox and Internet Explorer browsers please visit: <http://security.getnetwise.org/tips/secure-web.php>

Secure your computer

- At a minimum, your computer should have anti-virus and anti-spyware software, and a firewall.
- Security software must be updated regularly to help protect against the latest threats.
- Set your security software and operating system (like Windows or Apple's OS) to update automatically.
- Visit OnGuardOnline.gov or and staysafeonline.org to learn more about security software, firewalls, and other ways to secure your computer.
- To sign up for free cyber alerts and tips from the Department of Homeland Security visit: US-CERT.gov.

Consider how you'll pay

- Credit cards generally are a safe option because they allow buyers to seek a credit from the issuer if the product isn't delivered or isn't what was ordered.
- Also, if your credit card number is stolen, you generally won't be liable for more than \$50 in charges.
- Don't send cash or use a money-wiring service because you'll have no recourse if something goes wrong.

Know the full price, and check out incentives

- If you're looking for the best deal, compare total costs, including shipping and handling.
- The holiday season is prime time for online retailers, and many are offering incentives like free shipping. But some "free" shipping deals may come with strings attached, such as requirements to spend a minimum amount or buy certain products.
- Consider whether one company offers a more generous return policy than another.
- If you use a price comparison site to find a bargain, enter the product's model number, and be as specific as you can about its features.

Keep a paper trail

- Print and save records of your online transactions, including the product description and price, the online receipt, and copies of any emails you exchange with the seller.
- Read your credit card statements as soon as you get them to make sure there aren't any unauthorized charges.

Turn your computer off when you're finished shopping

- Many people leave their computers running 24/7, the dream scenario for scammers who want to install malicious software on your machine and then control it remotely to commit cyber crime.
- To be extra safe, switch off your computer when you are not using it.

References

Los Angeles Police Department, Crime Prevention, http://www.lapdonline.org/prevent_crime
National Cyber Security Alliance, <http://www.staysafeonline.info/basics/shoppingTips.html>

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