

7 WAYS TO STAY SAFE ON **CYBER MONDAY**

Last year, 300,000 Americans were victims of online fraud – and it cost them a total of \$52 million. The FBI logged more than 2,000 complaints a day. Not surprisingly, much of this fraud happened around the holidays. Here's how to protect yourself...



1 Shop secure sites.

You can tell by the little lock symbol in the top left corner of your browser bar, and by the URL, which starts with HTTPS instead of just HTTP.

2. Shop sites you know and others trust.

If you haven't shopped safely at that site before, search for reviews about it. If those are negative, shop elsewhere.

3 Don't use a search engine.

Search retailers' sites, because sophisticated scammers try to add deceptive or even malicious links to your search results.

4 Use a secure connection.

Even if you do all this, your personal data is at risk if you shop using the Wi-Fi network at your favorite coffeehouse. So shop online from home.

5 Don't use debit cards.

If you do get scammed or hacked, credit cards offer a lot of fraud protection. Debit cards offer almost none.

6 Don't reuse passwords.

The best deals often require you to register with the retailer. If you can get by as a "guest," do it. But if you must create a password, make it new and don't repeat it elsewhere.

7. Review your credit card statements

You should be doing this year-round, but it's especially important during the holidays.



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How to Be the Best Pet Parent: Tips for Happy, Healthy Pets Lucy Shaw, 2025-02-25 Welcome to How to Be the Best Pet Parent your ultimate guide to raising happy healthy and well loved furry friends Whether you re preparing for the arrival of a new pet or looking to enhance your bond with your current companion this book provides practical advice and heartfelt insights to help you navigate every stage of pet parenthood From feeding your pet for optimal health to mastering training basics that build trust and good behavior you ll find step by step strategies tailored to meet their unique needs Learn how to keep your pet physically active with fun exercises address behavioral challenges head on and make grooming an easy stress free experience With tips on recognizing early signs of illness and ensuring safe travels you ll be equipped to provide top notch care while managing costs without compromising quality Discover creative bonding activities that strengthen your connection and enrich your pet s life from interactive playtime to DIY enrichment toys For those facing the heartache of loss this guide offers compassionate support to help you grieve together and honor the special bond you shared Beyond individual care it also inspires advocacy for animal welfare encouraging kindness and empathy toward all creatures Packed with expert advice on everything from senior pet care to emergency preparedness How to Be the Best Pet Parent is more than just a manual it s a celebration of the joy pets bring into our lives Let this book empower you to create a loving supportive environment where your furry friend can thrive while deepening the unbreakable bond you share Because being a pet parent isn t just about responsibility it s about love laughter and lifelong companionship

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left overwhelmed Chapters explore the world of money from the basics like understanding income and banking to advanced topics such as managing debt mastering credit and planning for major life events Each chapter is a stepping stone towards financial literacy opening up pathways to set SMART goals establish a budget and discover saving strategies that work Let your teen learn the art of savvy shopping and explore entrepreneurial ventures With topics like online banking safety and the power of compound interest the book ensures they are equipped to handle the modern financial landscape Don t let financial education be one of life s missed opportunities Encourage your teen to dive into this must read guide rich with vivid examples interactive tools and engaging narratives By mastering financial skills early they ll be prepared for the complexities of adulthood all while building a robust foundation for a secure and prosperous future Grab a copy today and take the first step toward empowering your teen with the knowledge they need to make informed financial decisions Embark on this enlightening journey and watch them transform into financially confident young adults ready to face the world and thrive

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