

# BBB's Top Five Resolutions for a Fraud-Free 2019

By [Better Business Bureau](#). January 4, 2019.



Every year, millions of consumers fall prey to scams. Some lose money immediately, while others become the victims of identity theft that can lead to years of problems. Fortunately, there are practical resolutions you can make to help keep your wallet and identity safe in 2019.

Add these must-dos to your New Year's resolutions list. By taking just a few practical measures, you can help make the upcoming year fraud-free for you and your family.

**I resolve to be cautious with email.** Be on guard if you receive unsolicited emails from a person or a company. Remember that scammers can make emails look like they are from a legitimate business, government agency, or reputable organization (even BBB!). Never click on links or open attachments in unsolicited emails. You may unknowingly download malware onto your computer that allows the scammer to access your personal information.

**I resolve to never send money to strangers.** If you haven't met a person face-to-face, don't send them money. This is especially true if the person asks you to wire money or transfer funds using pre-paid debit cards. Money sent to strangers in this way is untraceable and once it is sent, there's no getting it back. Likewise, do not handle money or make transfers for people you have met online; they could be using you as a "money mule" to facilitate a crime.

**I resolve to do research before making online payments and purchases.** When shopping online, or if you are asked to make a payment online, do your research before you send the funds. Ask yourself: Is this a person or business I know and trust? Do they have a working customer service number? Where is the company physically located? Would I be making payments through a secure server (<https://....com>)? Have I checked to see if others have complained about this entity?

**I resolve to use my best judgment when sharing my personal information.** Sensitive personal information includes your banking and credit card information, your birthdate, your address, your phone number, and your Social Security/Social Insurance number. Never share this information with someone who has contacted you unsolicited, and be cautious about sharing it at all

**I resolve to be social media smart.** Make use of privacy settings on social media and only connect with people you actually know. Be careful about including personal information in your profile and never post pictures of your home or ID cards that reveal your address and other sensitive information. Scammers may use this information to make themselves pass as a friend or relative and earn your trust.

### **For More Information**

To learn more about scams, go to [BBB.org/ScamTips](https://www.bbb.org/scam-tips). For more about avoiding scams, check out [BBB.org/AvoidScams](https://www.bbb.org/avoid-scams).

If you've been targeted by this scam, help others avoid the same problem by reporting your experience at [BBB.org/ScamTracker](https://www.bbb.org/scam-tracker). If you've been the victim of identity theft, go to [identitytheft.gov](https://www.identitytheft.gov) for a personalized recovery plan.