

Ask an Expert: Four Tips for Safe Online Shopping

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As tax return

season is fast approaching, you may have money coming your way. If you choose to spend it online, consider these tips to keep your personal information safe.

- Choose online businesses wisely. If you're not sure a company looks legitimate or that it is a safe online retailer, check it out on the Better Business Bureau's website at www.bbb.org. Here you can find information about a company, both good and bad, that can help you make an informed decision.
- Use a safe payment method. Do not shop online with a debit card. Credit cards are a safer choice since they have added security measures, and credit card companies hold you liable for much less in the event that someone gets ahold of your card information online.
- Go directly to the source to make a purchase. Don't click through an email or an ad on social media to get to the website. Going directly to the source ensures that you're at the actual website instead of a phony site that's been created to steal your personal information via phishing or other online scams.
- Look for the "s" in the address bar of the browser. Before you ever enter your credit card information for an online payment, make sure you see "https" in the address bar of the browser. The "s" helps you know the site is secure with measures in place to safely collect your personal information. The "s" isn't always there in the address bar of the browser, but it should appear when you enter your payment information.

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By: Amanda Christensen, Utah State University Extension assistant professor, amanda.christensen@usu.edu, 801-829-3472, [@FamFinPro](https://twitter.com/FamFinPro) What Next? Get useful tips like this as soon as we release them. Sign up [here](#).