



**NEWS RELEASE**

**For Immediate Release**

**November 23, 2020**

**SHOP SMART THIS HOLIDAY SEASON**

**Boise, Idaho...**The holiday shopping season will soon be in full swing. Although it is easy to get caught up in the more-the-merrier mentality, it is also an opportunity to take stock of your finances and set a comprehensive budget to avoid unnecessary post-holiday stress. With an increasing number of Idahoans shopping online, it is more important than ever to be aware of common internet scams and to know how to avoid them when making purchases.

**Shop Smarter and Stay Organized**

- Create a comprehensive budget that will help prevent overspending. To make the most of your money, check out websites that compare prices for items online and at your local stores. To help look for discounts online, combine the word “discount” or “coupon” with the name of the company.
- Prevent post-purchase problems by setting aside a dedicated location for records associated with your purchases. Keep receipts, confirmation and tracking numbers, and refund and return policies, and warranties.
- Set up spending alerts with your financial institution to be notified when purchases over a certain dollar amount are made. This can serve as a spending reminder while also serving as a fraud-protection tool.

**Be Scam Savvy While Shopping Online**

- Beware of opening unsolicited emails or emails from unknown shops and vendors. By clicking on attachments and links within emails from unknown senders, you could infect your computer with viruses or malware. As a best practice delete emails from unknown senders.
- Avoid unintentionally shopping on fake websites. Thousands of these sites exist selling counterfeit and phony goods to unsuspecting consumers, so look for their contact information. If an online business does not list an address, phone number or email address for a physical location it could be a sign that it’s a fake company. If you suspect the business is phony, notify your credit-card company about the charge, and file a complaint with the U.S. Federal Trade Commission.

Department of Finance Press Releases and other information can be found on the Internet at <http://finance.idaho.gov> and may be obtained by contacting the department at (208) 332-8000 or Idaho toll-free at 1-888-346-3378.

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