

# Better Business Bureau: BBB Tip: Five resolutions for a fraud-free new year

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*Milwaukee, Wis.* – Pandemic aside, the loss of money, personal information, and perseverance of scammers continue with online purchase scams as the most riskiest of scams. **BBB recommends adding a few precautionary steps to the New Year's resolution list**, along with the weight loss and financial goals, to help make the upcoming days and months fraud-free.

- **I resolve to be cautious with email.** Be wary of unsolicited emails from a person or a company. Remember, 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.
- **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 transfer funds using a pre-paid debit card or CashApp. Money sent to strangers in this way is untraceable and once it is sent, there's no getting it back. Scammers will try to trick you into panicking – so before making a move, think the situation through. Don't fall for it!
- **I resolve to do research before making online payments and purchases.** When shopping online, or if asked to make a payment online, research the retailer before entering payment information. Ask: 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?
- **I resolve to use my best judgment when sharing my personal information.** Sharing sensitive personal information with scammers opens the door to identity theft. Never share financial information, birthdate, address,

Social Security/Social Insurance number or Medicare number with an unsolicited caller.

- **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 reveal the address and other sensitive information – even in a “fun” quiz. Scammers may use this information to make themselves pass as a friend or relative and earn your trust. Also, be careful when buying products you saw on social media. BBB Scam Tracker has received thousands of complaints about misleading Facebook and Instagram ads.

## For More Information

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

Stay up on the latest scams by subscribing to BBB Scam Alerts emails.

See BBB’s New Year’s guide.

For more information or further inquiries, contact the Wisconsin BBB at [www.bbb.org/wisconsin](https://www.bbb.org/wisconsin), 414-847-6000 or 1-800-273-1002. Consumers also can find more information about how to protect themselves from scams by following the Wisconsin BBB on Facebook, Twitter, Instagram and YouTube.

**ABOUT BBB:** For more than 100 years, the Better Business Bureau has been helping people find businesses, brands and charities they can trust. In 2020, people turned to BBB more than 220 million times for BBB Business Profiles on 6.2 million businesses and Charity Reports on 11,000 charities, all available for free at [BBB.org](https://www.bbb.org). There are local, independent BBBs across the United States, Canada and Mexico, including BBB Serving Wisconsin which was founded in 1939 and serves the state of Wisconsin.