

## The BBB's top ten new year's resolutions for a consumer-savvy 2010

Written by

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The New Year is here and, because of the rough economy, it's more important than ever to resolve to be a savvy consumer. The Better Business Bureau (BBB) of Minnesota and North Dakota offers the following ten New Year's resolutions to fight scammers, prevent identity theft and save money in 2010.

"Being a savvy consumer is ultimately about using money wisely and, in this tough economy, many families are quickly learning how important it is to squeeze as much value as possible out of a dollar," said Dana Badgerow, president and CEO of the BBB. "Creating a budget, researching businesses before you buy and staying away from scammers should be among everyone's resolutions this year."

The BBB recommends the following New Year's resolutions to become a savvier consumer in 2010:

1. Beware of "job" offers to make easy money. Unemployment in the nation is high and scammers are targeting the large pool of job hunters. Beware of any job offer, work-at-home scheme or business opportunity that promises big money for little work and no experience.
2. Look for the BBB seal and always check a business out with the BBB before you buy. Nearly 400,000 businesses bear the BBB seal of accreditation and meet our standards; you can find the seal on Web sites and at business locations. But the BBB doesn't just report on accredited businesses. You can locate trustworthy businesses by visiting [bbb.org](http://bbb.org) to find your local BBB; from there you can review BBB Reliability Reports for nearly 4 million businesses across North America.
3. Always read the fine print—especially for "free" trial offers. Thousands of consumers complained to the BBB in 2009 after signing up for a "free" trial offer online that resulted in repeated charges to their credit or debit cards sometimes amounting to as much as hundreds of dollars every month. Read the terms and conditions of any "free" trial offer before handing over credit or debit card numbers.
4. Keep your computer safe. If you haven't already, install anti-virus software onto your computer and don't forget to regularly check for software and operating system updates and patches. Don't open attachments or click on links in e-mails unless you can confirm the e-mail came from someone you trust.
5. Never wire money to someone you don't know. Many scams require that the victim wire money back to the scammers. Scammers know that tracking money sent via MoneyGram or Western Union is extremely difficult. Even more troubling for victims is the fact that it's nearly impossible to get your money back.
6. Fight identity theft. Always shred paper documents that include sensitive financial data and dispose of computers, cell phones and digital data safely. The BBB offers tips and checklists on what to shred, and hosts annual Secure Your ID events nationwide to help you stay safe.
7. Ask the BBB for help. File a complaint with your BBB if you have a disagreement with a

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business or have been ripped off by a scammer.

8. Create a budget and stick to it. If you're a cash-strapped consumer, setting a budget can help you stay afloat in 2010. The BBB has advice on how to create a budget to help you get out of debt and stay out of debt at [bbb.org](http://bbb.org).

9. Fight fake check fraud. Thanks to advances in printing technology, scammers have the ability to create very real-looking phony checks. Educate yourself on the common types of check fraud and be extremely wary of checks that come with claims that you've won the lottery, are eligible for a government grant or have landed a job as a secret shopper.

10. Get everything in writing. Don't just take a business's word for it. Get every verbal agreement in writing to limit miscommunication and misunderstandings between your expectations and what the business delivers.

For more advice you can trust from your BBB, visit [bbb.org](http://bbb.org).