



Dear Resident,

Improving your shopping savvy isn't only about coupons and sales. Whether you're shopping online, buying gift cards or traveling, please consider the following tips and have a safe and restful holiday season.

Online Shopping Savvy

- **Never use a debit card.** If your card information is compromised, funds can be withdrawn from your bank account without your knowledge. Under federal law, your bank can take up to two weeks to investigate fraudulent activity before returning the funds to your account. That can make it impossible to conduct your normal day-to-day financial activities.
- **Consider using a virtual or single-use credit card.** Some card issuers offer virtual credit cards or single-use card numbers that can be used online. Virtual credit cards use a randomly generated substitute account number in place of your actual credit card number.

See the full version of this consumer alert on at <https://www.privacyrights.org/cyber-monday-online-shopping-privacy-tips-2011>

Gift Card Know-How

The Better Business Bureau has several timely notes about [avoiding gift card scams](http://www.bbb.org/us/) and other financial pitfalls. Learn more at <http://www.bbb.org/us/>.

Manage your Holiday Spending

The UNH Cooperative Extension recently posted some tips for managing your holiday spending. Marilyn Sullivan, an educator in the Merrimack County office, suggests that we try to stay focused on the traditions or the events around the holidays and not the gifts themselves. "Our kids won't remember the toys they received but they will remember the 'big meal' or the special time spent with family." She also recommends parents review a great brochure from the [American Financial Services Association Education Foundation](http://www.afa.org/). This document offers some timely tips and a budgeting worksheet to help you minimize the financial stress and strain of the holidays.

Holiday Travel – Insurance Tips

Before you head out for holiday travel, please make sure your car is ready, and that you have the right insurance coverage for your trip.

<http://www.nh.gov/consumer/faqs/documents/travel-insurance-tips-for-the-holidays.pdf>

Educational Events and Seminars

[Making Money Work for You](http://www.unh.edu/cooperativeextension/workshops/) and other UNH Cooperative Extension Workshops are scheduled in many parts of the State. [Visit their web site for dates, times and additional information.](http://www.unh.edu/cooperativeextension/workshops/)