**Being Smart, Safe Shoppers**

The holiday shopping season is in full swing, and in a season of cheer, shoppers should not neglect some basic safety suggestions when shopping. With current events involving terrorism becoming too frequent, including a shopping center in Paris being targeted in November, these safety issues are becoming more relevant. When thinking about being smart and safe when shopping, one should know the various ways in which safety of (1) the person, (2) money/credit cards/identity, and (3) gifts can be improved. The \_\_\_\_\_\_\_\_\_\_ Society of CPAs offers the following tips to being smart, safe shoppers.

**Personal Safety**

Safety of the person is the most important priority when holiday shopping. Obviously, shopping online not only gets the holiday shopper out of the lines of busy shopping areas, but prevents any type of bodily harm when shopping. Shopping online does have other economies such as saving on gas expense and time, but does carry other risks, such as identity theft, which will be discussed below. When shopping in person, several common sense precautions can be identified:

1. Shop during the daytime —with a companion, if possible — in an area in which a car can be parked close by. You should wear clothes that will not bring attention to one’s self in terms of socio-economic status or political/religious views. As an example, do not wear expensive jewelry. As always, be aware of your surroundings.

2. If shopping at night, it is even more important to shop with a companion in a well-lighted area for both shopping and parking, with both being within close proximity to each other.

3. If shopping with children, teens or an adult companion, ensure they have a cell phone to contact you if they get separated, and an agreed-upon meeting place if parties get separated or wish to shop on their own.

4. If you see an unattended bag, report to management of the store or to security personnel if they are available.

5. Avoid making small talk with strangers who may appear overly friendly or inquisitive.

**Money/Credit Cards/Identity**

While shopping online in the comfort of a home protects both personal safety and actual cash money, you will need to provide a credit or debit card number, so the following are some suggestions for protecting both your cards and your identity:

1. Do not respond to unsolicited phishing emails that require entering personal data, especially credit card number and/or social security numbers before purchase.

2. Only shop at web-sites of well-established retailers as they will have the best internet security and encryption. Obviously no entity is immune from hackers as demonstrated by recent hackings of personal information at Target (40 million credit card numbers stolen in December 2013), and the U.S. Department of Personnel Management (21.5 million federal employees personal information stolen in 2015).

3. Only shop online from home, as public Wi-Fi may not have the best encryption.

When shopping in stores, it is best to not bring large amounts of cash, which can be stolen along with a purse or wallet. This would require, however, that you use a credit or debit card, so it is important that when you provide the card to the merchant, make sure no one is standing by your side to see the card number, and that the sales clerk is not studying the card too long to try to memorize the card number. Always take your receipt. Checking online periodically to see your charges for each credit or debit card used during the holiday period, will help determine if any unauthorized purchases have been made.

When shopping in stores, it is important to remain vigilant in not losing or having stolen in an unknown manner pocketbooks, or wallets that may contain credit/debit cards, cash, etc. This can occur due to the distracting activities of the shopping crowd. Men may place wallets in the front pocket to deter pickpockets, and women may select smaller purses that are easier to carry.

**Gifts**

Gifts can easily be stolen or misplaced when shopping in stores, so the following are some suggestions:

1. Do not buy so much that you cannot easily carry your purchases. One tip is to consolidate gifts and receipts into one bag. Smaller, more expensive gifts such as jewelry may be especially prone to loss or theft. When shopping with a companion, he or she can bring the car up to the door to prevent safety issues in navigating the parking lot, especially at night.

2. Some people actually forget items at the cash register in the bustle of the season, so it is important to check your bags before leaving the cash register to ensure that you have everything.

The key to safety in shopping during the holiday season is to plan ahead, use only well-known, trusted, and established stores or websites. Be vigilant of your surroundings and your actions, and use a dose of common sense.

Consult your local CPA for additional information.