



# MONEY WISE

VALUING PEOPLE. VALUING MONEY.  
MANAGING IN TOUGH TIMES INITIATIVE



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### THIS MONTH'S TOPIC:

## NO PEEKING: KEEP ONLINE SHOPPING SECRET AND SMART

The National Retail Federation surveyed holiday shoppers and found that more than half (56 percent) plan to shop online this year. But with online shopping, it can be hard to keep holiday purchases a secret. In a household where everyone is connected and a world where browsing history drives marketing, how do you keep your past searches from popping up as advertisements when the next person uses the laptop or tablet?

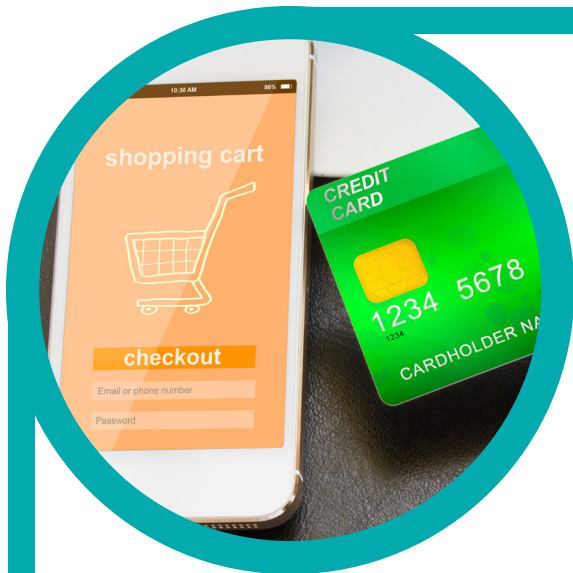
### Stop the Snooping

It has become big business to track consumer habits online. Data tracks spending, sites you visit, and how much time you spend there. Retailers use this data to encourage spending. This is why advertisements for particular items may pop up for months after you searched for or bought something similar.

You will not be able to entirely block data tracking. However, there are a few tricks you can try to minimize it.

- Delete your cookies. "Cookies" are bits of information stored on a user's computer that help websites function properly. For example, when you put an item in a shopping cart, cookies tell the computer to keep it there until checkout. Cookies are used for storing log-in information, preferences, and more.
- Clear your browsing history, which remembers the websites you've visited and forms you've completed.
- Clear your cache, which houses temporary files to speed up browsing.





- Use a private browsing mode, which temporarily disables those features.
- Set up a separate log-in for each person on the device's home screen.
- Check the "gift" box to hide prices on packing slips.

Usually you can clear your cookies, browsing history, and cache from within your browser. Find the Preferences or Settings menu. From there, look for a Privacy or Security tab.

### Secure Your Delivery

The National Retail Federation's recent survey shows that most (92 percent) of holiday shoppers will utilize free shipping. Almost half (48 percent) will pick-up in store or ship-to-store services. This year there are more options if you're concerned about secure delivery. Some retail stores are forming partnerships with delivery services so that you can pick up your items or make returns in a participating store. Other services include security cameras or a door unlocking mechanism for deliveries.

### Be a Skeptic

Skepticism is generally a good idea when shopping online. While there are many trustworthy companies, there are also bad websites and links that try to steal your information. Just because an advertisement is on your screen doesn't mean it is recommended by the website where it appears.

Stick to familiar stores, or research sellers before buying.

Beware product recommendations from blogs and websites. There are many lists and suggestions online, but sometimes the author is making a profit from the links. User reviews can be helpful, but they also can be falsified. User-generated feedback usually includes both good and bad reviews. If it sounds too good to be true, it might be.

### Shop Safe Online

Keep your favorite online shopping carts a multi-step process. Typing in your credit card information each time you check out makes your shopping more deliberate and may curb impulse purchases. Don't set your computer to "remember" passwords, and log out of shopping sites, so that kids (or criminals) can't shop with your account. If you use a voice assistant, prevent accidental orders by turning off automatic purchasing or requiring a code for purchasing.

Protect your most personal data, like account numbers, by only shopping on encrypted sites. Look for the "s" in "https" in the web address. Use strong passwords and only shop on an internet connection you know to be secure. Keep your apps, software, and browsers up-to-date and run anti-virus programs on your device.

### References:

McGinty, Mary. "Holiday shoppers plan to spend 4 percent more this year." National Retail Federation. Oct. 24, 2019. (Retrieved Nov. 7, 2019) <https://nrf.com/media-center/press-releases/holiday-shoppers-plan-spend-4-percent-more-year>

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