**Create Smarter Buying Habits at Any Age**

What do you think about when you shop online? What do you prioritize? Product price? Shipping speed? Freebies and upgrades? What about **trust**?

Today, you can buy just about anything with a few clicks – customized socks, groceries, even a mortgage contract. But here’s the thing: with all that convenience comes risk. Scammers and untrustworthy businesses are online, and some of them are getting really good at looking legit.

[Recent research](https://www.bbb.org/all/scamstudies/fake_online_retailers_study/2024-study-update-online-shopping-fraud) by the Better Business Bureau shows that online fraud is catching more people off guard than ever before. From boomers to zoomers, regardless of generation, a greater percentage of people are losing money to fraud and shady practices than in years past. For example, there’s been an uptick in convincing and successful money-taking schemes committed on social media and other online platforms.

The good news? You can outsmart them. Adjusting your purchasing habits can make shopping smarter, safer, and more rewarding—no matter your age.

### **Who Needs to Rethink Their Buying Behavior?**

Surprise! It’s not just older adults who fall victim to scams. [Younger shoppers](https://bbbmarketplacetrust.org/riskreport/), especially those aged 18-24, are more likely to get caught up in online fraud, especially through social media and phishing attacks.

In fact, 18–24-year-olds report the highest median losses of any age group. According to the FTC, younger people are [twice as likely](https://www.ftc.gov/news-events/data-visualizations/data-spotlight/2022/12/who-experiences-scams-story-all-ages) as seniors to fall for purchase scams they see on social media.

What does that mean? Everyone could use a little refresher on smart shopping habits. It’s not about being suspicious of everything; it’s about feeling confident every time you hit “buy now.”

### **1. Verify Before You Buy**

Taking time to verify businesses and offers can save you money and stress. A couple minutes of research can make all the difference.

* **Use Trusted Resources:** Don’t only rely on what a company says about itself. Look up businesses on BBB.org to check their accreditation status, read reviews, and see their complaint history.
* **Contact Directly:** If something feels off, don’t click on the links in emails or ads. Instead, reach out using verified contact details to confirm the offer is real.
* **Avoid Pressure to Buy:** Scammers love to create urgency. If a deal seems too good to be true or you’re being rushed, take a step back. A trustworthy business won’t push you to make snap decisions.

### **2. Build a Financial Safety Net**

Protecting your wallet doesn’t have to be complicated. These quick tips can help:

* **Set Spending Alerts:** Most banking apps let you set up alerts for unusual or big transactions.
* **Separate Accounts:** Use a dedicated credit card for online purchases. That way, if your info gets compromised, your main accounts are safe.
* **Use Virtual Cards:** Some banks offer temporary virtual credit card numbers. These are great for added security when shopping.

### **3. Know your recourse options**

Even the best businesses mess up sometimes. What separates them apart is how they fix their mistakes. Here’s how to make sure you’re covered:

* **Check Complaint and Resolution History:** Look at reviews and complaint histories on BBB.org. If a business has a pattern of resolving issues, it’s a good sign they’ll help you if something goes wrong.
* **Verify accountability:** Stick to businesses that are accountable to trusted organizations. For example, BBB Accredited Businesses commit to high standards like transparency and responsiveness. **K**nowing a company values accountability gives you peace of mind.

### **Building Confidence in Every Purchase**

When you prioritize informed decisions and partner with trustworthy businesses, you’re not just safeguarding your wallet – you’re investing in a better shopping experience. Those are habits that apply to everyone, regardless of age.

So next time you’re about to make a purchase, take a second to verify, protect your finances, and choose businesses that prioritize accountability. And if you’re ever in doubt, head to BBB.org to check things out.