

Lesson Title: Being Safe While Shopping Online

Content Area: Online Shopping

Overview:

This lesson shares the importance of being safe while shopping online. Online shopping offers the benefits of price comparison and the convenience of being able to shop at any time. The biggest drawbacks to online shopping are privacy and security, which can cause financial loss and unwarranted advertisements.

Objectives:

After participating in this lesson, adult learners will be able to:

- Distinguish between a secure and non-secure website
- Explain how websites track users
- Describe how mobile wallets works
- Apply safe practices while shopping online

Materials & Supplies:

The following materials and supplies are needed for this lesson:

- Digital devices: computers, tablets, smartphones (activity 1, activity 2, activity 3)
- Access to the Internet (activity 1, activity 2, activity 3)
- Secure Website Handout (activity 1)
- Infographic: The Student's Guide to Safe Online Shopping (activity 1)
- Website Review Handout (activity 2)
- Flip Chart & Markers (activity 3)

Preparation:

In preparation for this lesson, facilitators should:

- Review lesson plan
- Ensure Internet connectivity and check website links
- Ensure familiarity with the location of Internet Browsers cookies settings
- Print handouts

Terminology:

The following terms will be discussed during the lesson:

- **Cookie:** a small packet of data that helps websites keep track of your visits and activity
- **NFC (near-field communication):** a method to wirelessly share information to share contacts, websites, and images; NFC technology allows for mobile wallets to pay in stores
- **Mobile Wallet:** a digital service that keeps payment information (debit/credit card, banking information, etc.), loyalty club information, reward information, etc. in a mobile location
- **HTTPS:** the secure version of the standard "hypertext transfer protocol" (HTTP) a web browser uses when communicating with websites; the "S" in HTTPS stands for "secure".

Background Information:

Online shopping is a convenient way to be able to purchase without the inconvenience of having to leave your house or having to purchase products at a particular time or location. When it comes to shopping online, one needs to know what safety features to look for in order not to become a victim of financial fraud.

Activity 1: Buying an Item Online

Secure websites should only be used when making purchases online. Characteristics of safe websites include:



- Website address: the website address should begin with *https://*. The 'S' stands for secure.
- Valid certificate: the valid certificate for a website tells a user who has registered the site. A warning about an out-of-date certificate means a website should be avoided.
- Padlock symbol: the padlock symbol in the address bar next to the website address indicates a secure website
- Address bar: many browsers have a green address bar when a website is secure. It is red when the website is unsafe.

Each Internet browser displays information differently; therefore, lacking a locked padlock may not necessarily mean a website is not secure. The most reliable way to determine a website's security will be the *https://* at the beginning of the website address.

NOTE: Remember that a secure website does not always mean the seller is honest.

Participants are going to visit a shopping website of their choice and review the website for security and safety. Realizing that some participants may not have ever purchased items online, facilitators may have to direct them to common, online shopping platforms, such as

- Amazon: <https://www.amazon.com>
- Ebay: <https://www.ebay.com/>
- Target: <https://www.target.com/>

Participants will browse the site, compare items, and add an item to their electric cart. They will continue the steps to purchase the product, but they will not enter any personal/payment information.

Using the handout, participants will evaluate their shopping website of choice. While at the homepage of the site, the participants should answer these questions:

- Does the web address in the browser start with https rather than http.?
- Does the site display a postal address and a phone number?
- Does the site have a return policy?

NOTE: The facilitator should explain each step as the users go through the process.

Activity 2: Deleting Cookies

In this activity, the facilitator will guide participants on how to delete cookies using common browsers such as Edge and Firefox. A cookie is a small packet of data that helps websites keep track of your visits and activity. By themselves, cookies generally do not pose a risk to the user. In fact, cookies can help a user remember passwords, preferences, or similar products when shopping online.



However, some website can track usage across various websites to gather analytics of a person's web browsing behavior and can capture information the user is not aware of. For example, if you go to a website that hosts online advertising from a third-party vendor, the third-party vendor can place a cookie on your computer. If another website also has advertisements from the third-party vendor, then that vendor knows you have visited both websites. The advertisers are generally not interested in a specific person's browsing history; they typically are looking at trends across captured information for thousands of Internet users.

None the less, it's still important for the person to periodically "clear" the cookies stored from their Internet browser. The facilitator will introduce the video "Cookies and Your Online Privacy" <https://youtu.be/KsUCELcIp4> and then guide participants to the locations of cookies and how to manage them. Different browsers offer different ways to configure settings and clear cookies.

Activity 3: Mobile Wallets

Mobile wallets are exactly what they sound like – a "wallet" that lives on a mobile device instead of in a back pocket or purse. Mobile wallets provide a convenient way to pay for goods and services with a smartphone, smartwatch, tablet, etc. Mobile wallets can also manage credit cards, loyalty club memberships, and reward cards. They may help reduce fraud, because they are generally harder to steal than physical debit/credit cards and cash.



Participants can watch the video <https://youtu.be/mz3Ft5dau2A> to learn more about mobile wallets.

Participants will divide into groups of 2-3 people and work together to research:

- Apple pay banks and merchants: <https://www.apple.com/apple-pay/>
- Samsung pay banks: <https://www.samsung.com/us/samsung-pay/>
- PayPal: <https://www.paypal.com/us/home>

Participants will use flip charts and markers to complete a pro/con chart for each of the following mobile wallet services:

| | Pros | Cons |
|-------------------|------|------|
| Apple Pay Banks | | |
| Samsung Pay Banks | | |
| PayPal | | |

NOTE: Depending on the skill level of the participants, facilitators may need to help participants through the review process, record the information on the flip chart, etc.

Reflection:

While the intent is for the activity to build online shopping skills related to technology, it is important for the facilitator to lead a debrief discussion at the end of the lesson. Potential debrief questions could include:

- What are some things to consider before shopping online?
- Why is it important to manage cookies?
- How can a mobile wallet help manage finances online?

Resources:

- <https://us.norton.com/internetsecurity-privacy-how-to-clear-cookies.html>
- <https://www.iste.org/docs/pdfs/iste-digital-commerce--infographic.pdf>
- <https://www.howtogeek.com/181767/htg-explains-what-is-https-and-why-should-i-care/>
- <https://blogs.extension.iastate.edu/answerline/2018/03/26/mobile-wallet-is-it-for-me-or-you/>
- <https://www.moneyadviceservice.org.uk/en/articles/shop-safely-online#safest-way-to-purchase-online>
- <https://www.symantec.com/security-center/writeup/2006-080217-3524-99>

The student's guide to **SAFE ONLINE SHOPPING**



If you've got something you want to buy or sell, chances are you'll find the best deals online. But how do you keep your money and personal information safe? Smart digital citizens ask these questions when they make online transactions.

Where am I going?

Check the URL bar to be sure the link you're about to click isn't redirecting you to a secondary site that might capture your personal information.

Is the site secure?

Does the URL of the website show *https*? That "s" at the end or a yellow lock icon in the lower right-hand corner means the site includes encryption.

Do I understand the charges?

Before clicking "Buy now," be sure you understand the fine print. Will there be additional charges for shipping, enrollment fees, special offers or rewards programs?

Who do I tell?

If you've been defrauded, notify the site, email carrier, website host or social media company. Then report it to your local consumer protection agency.

What am I sharing?

Anytime you're shopping or selling online, your information could be compromised. Are you giving out account numbers, your Social Security number or passwords?

Am I in public?

Are you shopping or selling on a computer in a library or at school? If so, someone else could collect your information from that machine.

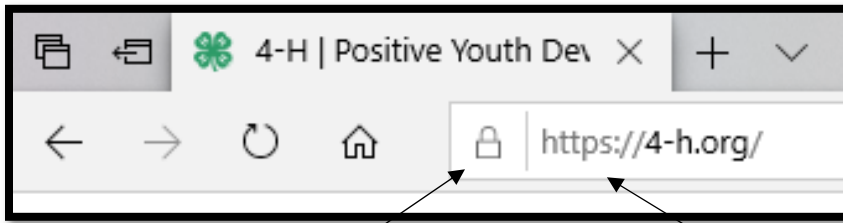
Am I respecting others?

If you're playing a game on Grandma's phone, it's easy to hit "Buy" in the app store. Be sure to get her permission first.

Where can I get – and give – reliable advice?

Reviews are sometimes biased. Crowdsource more reliable product feedback on social media and add your voice if a product is sub-par.

Secure Website Characteristics

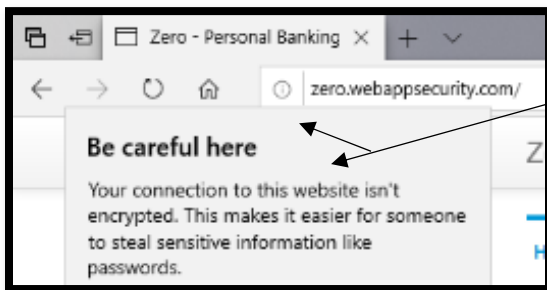


Locked Padlock

S included in the HTTPS

NOTE: Not all Internet browsers will use these exact characteristics. Some may include a green lock, green address bar, etc. The most reliable way to determine a website's security will be the https:// at the beginning of the website address.

Non-Secure Website Characteristics

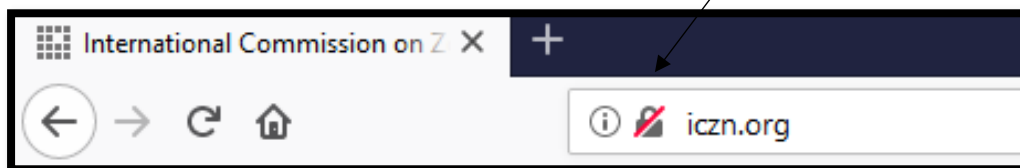


Warning Pop-up Displayed

Not Secure Warning Label



Padlock with Red Slash



to be used with Being Safe While Shopping Online Lesson, Activity 1

Website:

Does the web address in the browser start with https rather than http.?
Are there other signs the website is secure?

Does the site display a postal address and a phone number?

Does the site have a return policy?

to be used with to be used with Being Safe While Shopping Online Lesson, Activity 2

Website:

Does the web address in the browser start with https rather than http.?
Are there other signs the website is secure?

Does the site display a postal address and a phone number?

Does the site have a return policy?

to be used with to be used with Being Safe While Shopping Online Lesson, Activity 2