

Project partners:

Globalnet - Poland

CTCP - Portugal

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For more information and access to the course go to:
www.homebudgetmanagement.com

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There is no need to be afraid,
but a bit of mistrust and a large dose of common sense can
save you from many unpleasant surprises.

Do not be fooled by swindlers' old tricks.
Be careful when someone is trying to extort money from
you using methods such as:

- the "grandparent" scam,
- the "friend" scam,
- the "ambulance worker" scam,
- the "police officer" scam,
- the "peddler" scam,
- the "I need help" scam.

**If a situation seems suspicious,
call 997 or 112 immediately,
or speak to your community policeman.**

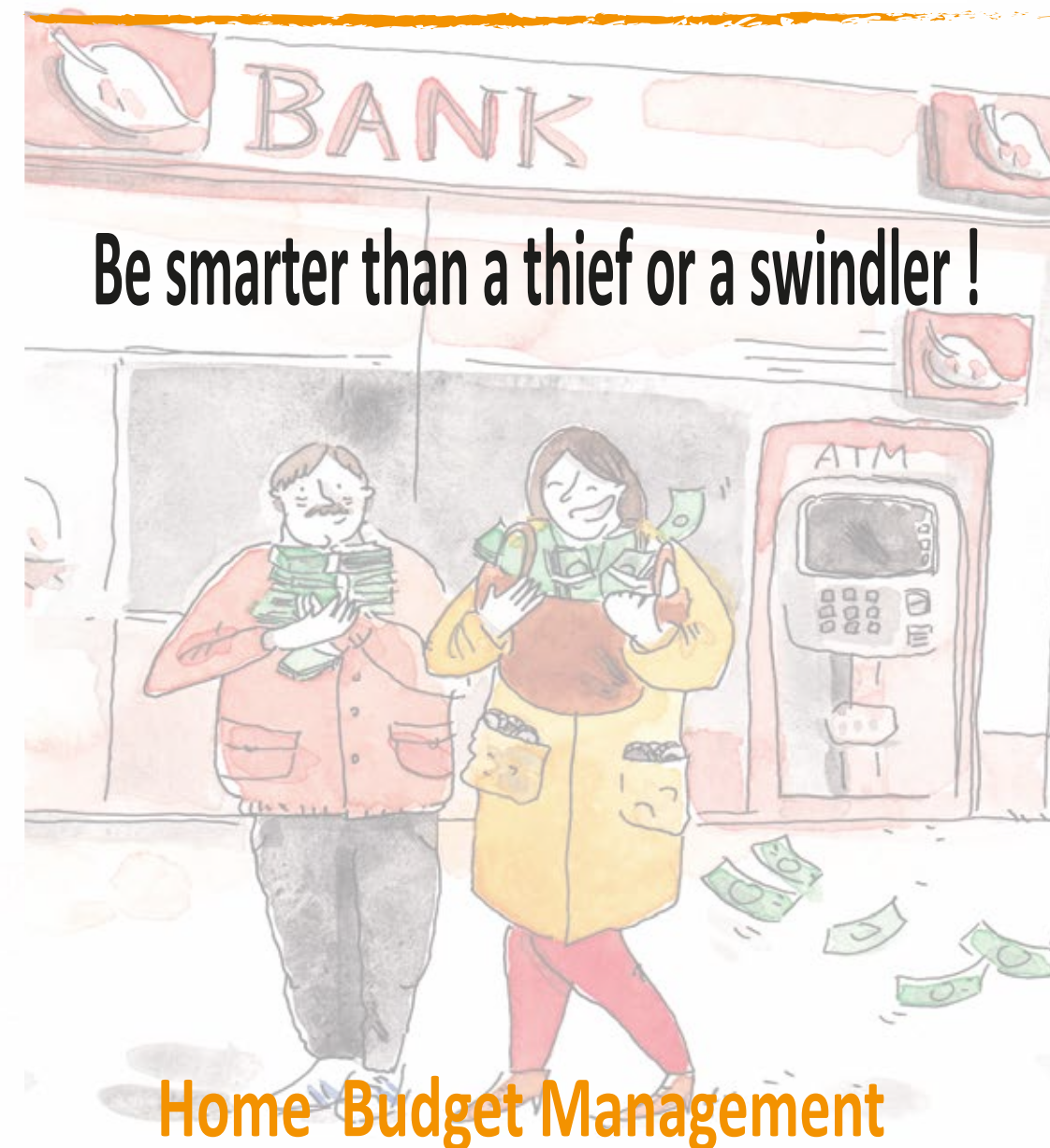
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Erasmus+



Be smarter than a thief or a swindler !



Home Budget Management

A few tips on how to avoid trouble:

- before you open the door, look through the peephole
- and fasten the safety chain,
- before you let someone in, ask about the purpose of his or her visit,
- ask to see his or her ID card,
- check the documents thoroughly and carefully,
- if you still have doubts, make an appointment for a different time
- and check the trustworthiness of the visitor (for example by seeking information at the administration of the estate),
- if you feel threatened, do not hesitate to call the police,
- the more people are home with you the safer - if you decide to let a stranger in, you may also want to invite a neighbour for a coffee at the same time,
- never give money to a collector of payment at home,
- do not keep large amounts of money or valuable objects at home,
- do not keep money in typical places, such as cupboards, chests of drawers, etc.
- hide money in places which are difficult to access,
- do not tell anyone how much savings you have and where you keep them,
- do not tell anyone when you receive pension,
- do not carry large sums of money with you.



How to borrow money safely:

- check whether a given company or institution exists, if anyone heard of it or borrowed money from it him or herself,
- calculate the costs and assess if it is worth to borrow,
- do not rush - read the contract carefully,
- if there is anything you do not understand anything - ask!
- if there is anything you do not understand in what you have to sign - do not sign it!

There are no free lunches...

How not to lose money online
REMEMBER:

- Unless you have really taken part in a lottery, you could not have won anything. So don't respond emails telling you that you have won a lottery or a competition that you have not even taken part in! Do not give your personal details or transfer any money (allegedly necessary to later receive the award).
- If something is almost impossibly cheap, most likely it is not what it should be. There are no miraculous occasions. There are however false shops with strangely low prices. Always check others' opinions of the internet shop where you want buy something.



Remember! When conducting transactions on the internet, observe the following rules:

Before you log in to your bank account, always check:

- if the address of the page starts with https: //;
- whether the connection with the Bank is encrypted - in the lower right corner of the browser window or next to the address bar there should be a symbol of a closed padlock;
- each time before sending a transfer, validate the account number of the recipient;
- avoid using e-banking in public places or on unknown computers (e.g. in internet cafes, public libraries, school labs, etc.);
- use only legal and frequently updated anti-virus software - regularly scan your computer and mobile devices;
- use a multi-character password and change it regularly;
- if you suspect that someone might have learned your password, change it immediately;
- if possible, use a debit card with only a small amount of money available - this will minimize the risk of theft;
- shop at large, well-known online stores, check their credibility;
- before conducting a transaction make sure that you are on the right website;
- having finished using your account, log out (using the "LOG OUT" or "SIGN OUT" button on the screen).

