



July 1, 2024

KaiPerm Education

Are you looking for a way to teach your kids about money? Check out FitMoney!

Fitmoney.org is a philanthropic nonprofit that provides free financial literacy programs to empower students K-12 with critical life skills for a financially fit future. Kids K-6, click on SuperSquad for game-based curriculum. There is a certificate course for grades 7-12, where kids can learn about understanding loans, analyzing paychecks, smart investing, and more. <https://supersquad.fitmoney.org/>

How to Avoid Online Purchase Scams

Scammers often pose as real companies online — or make up fake companies — to try to get your money or personal information. They may post fake ads for things on social media or other websites, and even use a real company's logo to try to seem legit. But then they take your money, and don't send what you ordered.

Here are some tips to protect yourself from scams when shopping online:

- Be on the lookout for fake websites. Only shop on secure websites with good reputations
- Use caution when doing business with sellers who insist on immediate payment through payment apps such as Zelle®, Venmo, Cash App, or online wire transfers
- Be suspicious of deals with unbelievably low prices that seem too good to be true
- Avoid sellers who use pressure tactics to get you to buy right away
- Be wary of social media ads that may take you to an unfamiliar shopping site or a social media-based store
- Pay with a credit card if you can, especially if you're not familiar with the seller
- Set up account alerts and notifications to monitor your account for unusual activity
- Never give out sensitive information such as your bank account number, PIN, or one-time access code
- Search for the seller and the word "scam" to vet them before sending money
- Go slow, research the seller carefully, and if something doesn't feel right, trust your gut and walk away

If an online seller hasn't lived up to its promises, report it to the Federal Trade Commission at <https://reportfraud.ftc.gov/>, your state's consumer protection office and your state's attorney general. Merchants that are outside of the US report to www.econsumer.gov/en/SelectAType/1#crnt

NCUA insured up to \$250,000

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Westside - 2875 NW Stucki Ave (Lower Level) Hillsboro OR 97124 - 971.310.3010
KPB - 500 NE Multnomah Ste 140 Portland OR 97232 - 503.813.3211 (temporarily closed)