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Just faking it real online free

Getty Images Learn how to read between the lines when researching products and services online Fake coupons have become more common as more companies offer discounts and deals online - but how do you know the difference between fakes and real things? The dangers of fake online coupons At best, you just don't get a discount. But at worst, clicking on a fake coupon could leave malware on your device - potentially giving scammers access to your personal information and any account or other information stored in that device. And that's the case with almost everything you do online these days. Paying attention to the types of links you click on in emails and on social media is key to protecting your data and security. Therefore, to avoid both distractions and potential dangers arising from fake coupons, here are some tips to help you spot them. 1. Use your hose seriously. When you take a moment to think and realize that there's something 'off' about something, it usually triggers common sense hesitation, right? Well, just like most things in life, that can be easier said than done - especially when you're already thinking about how much you could buy with that amazing 50% off deal on everyone at Target or Kroger just because you like their Facebook page. And that doesn't mean those great deals aren't out there, but before you click on any 'amazing' offer, at least take a few moments to think about the likelihood that an offer that's good might exist in real life. One example is a fake Target coupon that offers a 50% discount on everything that has recently circulated on Facebook. Read more: How to reduce or even delete your digital footprint 2. If it writes for free - there are probably no coupons for free items, but they are usually for new and/or small products. 3. Check the expiration date Unlike gift cards, coupons can still have expiration dates - and most do. So if you see a big coupon that doesn't have an expiration date, it's a red flag. If there is one, look closely at it. One look at the coupon expiring 2/30/16 might be enough to convince you that it's OK to click on - but once take a moment to think - Wait a minute... Also, coupons for free items usually expire sooner rather than later. So if it doesn't expire by 2020, it's probably a fake. Read more: Beware of these 3 Facebook scams 4. Check source If an online coupon doesn't come directly from a company website or a legitimate coupon site like Savings.com, don't click on it! Here are some ways to identify a legitimate source: If it says it's directly from the company, go directly to the company's website to check. Check here for reviews of any source you don't recognize and/or check online at the Better Business Bureau. If the coupon is sent via email, it is important to check the source. Fraudsters can make that source email look legitimate, but if you're floating you're floating you can see the actual destination in the lower-left corner of the email screen via a link in your email. And if the destination of the link looks a little shaky, don't click on it! The coupon information center has a blacklist of known counterfeit coupons. Check the list here for anything you might not be sure about. Important note: While CIC is a great resource, it may not pick up fake coupons as quickly as they circulate on social media and via email. So if the coupon you see isn't on that list, it doesn't necessarily mean it's real. The CIC list is also a great way to familiarize yourself with the types of fake deals, to spot similar ones in the future. How to protect yourself from similar online email scams is nothing new, but as scammers continue to develop and catch people off guard, it's always a good idea to familiarize yourself with the best ways to spot and avoid potential fake emails: Ignore the urgency: Make sure you can confirm the legitimacy of the offer before handing over any personal information. Scams will often try to get you to act before you think twice creating a sense of urgency. Don't buy it! Confirm contact information: Make sure you can find the right address and/or company phone number, and then make sure the address is actually the right location. You can also check your business through online searches with the Better Business Bureau. Make sure the payment process is done over a secure connection: Before you enter your credit card information, confirm that the URL starts with https - with a safe sign - and has a lock icon in the browser bar. Check for bad grammar and spelling: in both email and website. Data errors and poor grammar are a big warning sign that this is a scam! Trim this under Do Your Homework. The U.S. Securities and Exchange Commission filed a lawsuit Friday against a man it said defrauded people of millions of dollars by using a fake Online Credit Union. Timothy J. Coughlin, 63, of Indianapolis, and the Oxford International Credit Union reportedly collected deposits from more than 5000 investors worth more than \$12.8 million over several years, the SEC said in a statement. The defendants published false information into investors' online accounts to create the notion that their deposits in a fraudulent credit union earn substantial daily returns on investment, the SEC said in a statement. Coughlin and Oxford International Credit Union also falsely claimed that members' accounts were secured by a private insurance company, the SEC claimed. Instead, Coughlin allegedly used people's money to pay personal expenses, finance unrelated business expenses and distribute it to other investors in a classic ponzi-scheme way, the SEC said in a statement. Coughlin later started a company called Oxford International Cooperative Union, which also defrauded investors, according to the SEC. The SEC claims that embezzled at least \$5.97 million and used investors' money for illegitimate purposes. This is certainly not the first time fraudsters have set up fake banks or credit unions online, and it probably won't be the last (see: Bankrate's 2003 story, Beware of the Disappearing Credit Union). Consumers must be diligent in carrying out their homework before putting money into a bank or credit union, whether it is a bank online only or a brick-and-mortar bank. Make sure the institution is insured by Federal Deposit Insurance Corp. Look how healthy the bank's finances are. Bankrate has a simple five-star rating from banks called Bankrate Safe &amp;amp;amp; Sound that could be a good palaza point for your research. Are you planning on transferring the banks soon? Why would you probably switch? Here are seven questions to ask before changing banks. Follow me on Twitter: @allisonross. Kkovic/Shutterstock The purpose of actual news reporting is information, says Jonathan Anzalone, PhD, professor of journalism at SUNY Stony Brook. The real news is true and impartial. Here's the thing about real news: Manipulating your opinion through melodrama or misinformation: Generating clicks (e.g. headlines that don't deliver on their titles). Entertainment (e.g. April Fools articles and satire sites like The Onion, which aren't fake news but aren't real news). To avoid being sucked in, look for these red flags (and when you're on Facebook, be sure to use this new feature of spotting fake news). Sergey Causelove/ShutterstockLook for exaggerating your titles, advises Holly Zink, technology expert and writer for Digital Addicts. Beware of headlines that are super exaggerated or incredibly heartbreaking. Articles with headlines trading this type of excess are a big red flag and should not be shared without further investigation. A recent example is a Mississippi Herald article: Husband and wife discover they are biological twins after an IVF clinic performs a routine DNA test. The exorbitant title tricked more than 32,500 people into sharing it on Facebook, according to Zink. However, upon closer inspection, it was clear that the publication was not real and that the article lacked medical details and sources. Do you want the right news about health? Here's your guide to the best (and worst) health news sources on the web. File404/Shutterstock You know those rough big big parts of an inch and mushrooms that have nothing to do with the content of the story? Yes, they're huge red flags. But in the context of photography can also be red flags when they are so scary that it veers into advocacy, according to Harvard's Neiman Foundation. Even reputable outlets have used photos to inflame and argue the point (for example, in 2010 TIME used photography in what Neiman says is a call to support military action), and even with trusted outlets, separate to ask yourself if this photo is informative in relation to provocative. Prostock-studio/ShutterstockFaux photos that accompany the story mean, best screenplay, screenplay, the news outlet did not participate in the rigorous fact-checking. Worst-case scenario? The news outlet is deliberately deceiving you. But one thing is certain: once you realize that the photo has been faked, it's a sure sign that the story he's going with falls somewhere on a false spectrum. The problem is, it's not always obvious. For example, all these photos were faked... Can you tell? Here's an unmistakable way to make sure you're never fooled by a fake photo again. Africa Studio/Shutterstock Check your domain name. It is common for websites to misrepresent themselves or pretend to be real news channels or networks, Zink advises. For example, a website called 'nbnews' could be a fake news outlet if it has an abnormal top-level domain like '.com.co.' Similarly, the foreign URL on the national story is a red flag. Foreign URLs are also red flags for fake shopping sites. Here are some other signs that the shopping site will steal your money. Olga Danylenko/Shutterstock Most sites will have a lot of information about the news outlet, the company that runs it, the leadership members and the mission and the ethical statement behind the organization, NPR notes. In addition, you should be able to learn more information about the organization than just from their website. Brian A. Jackson/Shutterstock While reading a story published by an outlet with a familiar agenda, you are already stepping into the territory of fake news, so be careful. If the story is perfectly connected to the outlet's agenda, it's worth exploring, writes the BBC. Note: even reputable news outlets will sometimes unify a story that has dubious content, so it's worth paying attention to which outlet originally published the story, not which outlet is now publishing it. MinDot/ShutterstockJournalists with credentials do not write fake news. If you have any doubts about the authenticity of the story, search for the author online and check their credentials, suggests communications expert Chris Allieri. Besides, a seemingly silly headline is a good way to suss out whether the story that follows is nothing more than a joke, a satire, or an April fool's scam. Valentina Todorova/ShutterstockRob Holmes, an intelligence expert for more than two decades, tells Reader's Digest that she uses this rule: When reading a news article, I immediately look for a reference to the source of the claim. And if the online source refers to another source, then Holmes checks that source as well. Unless there is a verifiable named source where I can verify the claim, I do not consider it a real news report. Kkovic/Shutterstock While quoting an expert - but without a link - you can confirm that the expert actually exists by searching the internet quickly, advises Whitney Joy Smith, President of the Smith Investigation Agency. If you can't find this expert online, there's a good chance there's no news. The reading is false. WAYHOME studio / ShutterstockSobering fact: this article about fake news has been quoted more than 400 times on the web, and does not exist at all. While reputable news sites may inadvertently connect to content that is either extinct/otherwise unavailable on any server, it's a sign that the story is either not adequately verified or was once possible to be accurate but no longer. So when an expert is quoted with a link, but when you click on a link, you get an error 404 or a similar error indicating that you landed on a site that doesn't exist, it's a sign that what you're reading may not be real news. ASDF_MEDIA/ShutterstockAs you click on a link in the alleged news only to get an instant security warning or virus, it's a big red flag. Click on X carefully and step back as you may have come across not only a fake news story, but also a website that may be aimed at stealing your personal information. Here are other ingenious ways to prevent identity theft. Melinda Nagy/ShutterstockAs connections lead to a legitimate source, it is still important to scan connections. Even the site's fake news sites will be legitimate sources, points out Dr. Andrew Selepek, telecommunications professor and director of the graduate program on social networks at the University of Florida. But sources may not actually be searching for points made in the story. If sources don't support the points made, the news can be fake. Gaudilab/ShutterstockMaybe you've gone so far as to check for related sources and say what the story claims to be saying. But that's not the end of the story. Bruce Bartlett, author of 'The Truth Matters, a book about fake news, points out for Reader's Digest. For example, when a news story cites a survey, see what the survey actually consists of. Is this a big study with hundreds of thousands of participants? Or did it involve four out of five dentists? If it makes your spidey senses tingle, then pay attention. Here are clues that someone is lying in real life. Tatsianama/ShutterstockSometimes comments section reveals everything you need to know about the news. When comments point the finger at fake news in a story, its author or news outlet, it's a red flag. That doesn't mean the story's fake. But it certainly means that others perceive it as fake. And it deserves your further investigation. However, comments on the website can also mislead you, so always proceed with caution. Andri Kobryn/ShutterstockWhen in doubt, a quick way to make sure the story is readable is to search for it on Google, under the news card, advises Adam Chiara, applied assistant professor of communications at the University of Hartford. If there are no other outlets reporting it, congratulations - you haven't fallen victim to fake news! Here's how not to fall victim to phone call scams. Pixel 4 Images/ShutterstockAs Anzalone highlights, real news doesn't say what to do what to think or how to feel. So if the tone of the news prompts an unusually strong emotional response in you or seems to invite some kind of action on your part, then it's wise to consider whether what you're reading is less than credible as news. What's more urgent about your desire to share the news? It's more likely to be fake! Originally published: July 06, 2018Lauren Cahn for Reader's Digest

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