

Managing your money online



Managing your money online can make life easier

Using the internet to manage your money is quick, safe and convenient. Simple transactions can be done in just a couple of minutes, no matter where you are.

You can check your balance, pay bills, transfer money and manage direct debits and standing orders - all in just a few clicks.



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Banking online

You can use almost any kind of device to bank online – you just need an internet connection.

Top tip: When banking online, look for the closed padlock.

The most secure sites – including banks – have a closed padlock in the address bar, and **https** at the beginning of the web address (rather than just http).

Always look for these when you fill in your personal or banking details on a web page, or when you log in.

The padlock and https only tells you that the link is secure though, and not that the site itself is genuine. You'll still need to check the address for misspellings, additional words and characters.

Staying safe

Banks have extra security, so you may need to remember several words, codes or answers. This varies from bank to bank.

If you're not actively clicking or typing while viewing your account online, it will time out. This is just an added safety feature that means you'll need to log in again.

Top tip: Your bank will **never** ask you to send your full login details in an email or say them over the phone.

Always remember - emails or calls that seem to be from your bank *could* be a scam.

If you're unsure, call back on the number on the back of your bank card or statement – not the one in the email or from your phone log.

Top tip: Take extra care when using shared computers.

If you're using a shared machine, make sure you've unchecked the 'remember my password' button.

It's also best to make sure you've completely logged out before you leave.

Online courses – Learn My Way

If you'd like more help learning how to manage your money online, the Learn My Way website has great courses for beginners, such as *Online and mobile banking* and *Make money work*.

Visit www.learnmyway.com to get started.



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Shopping online

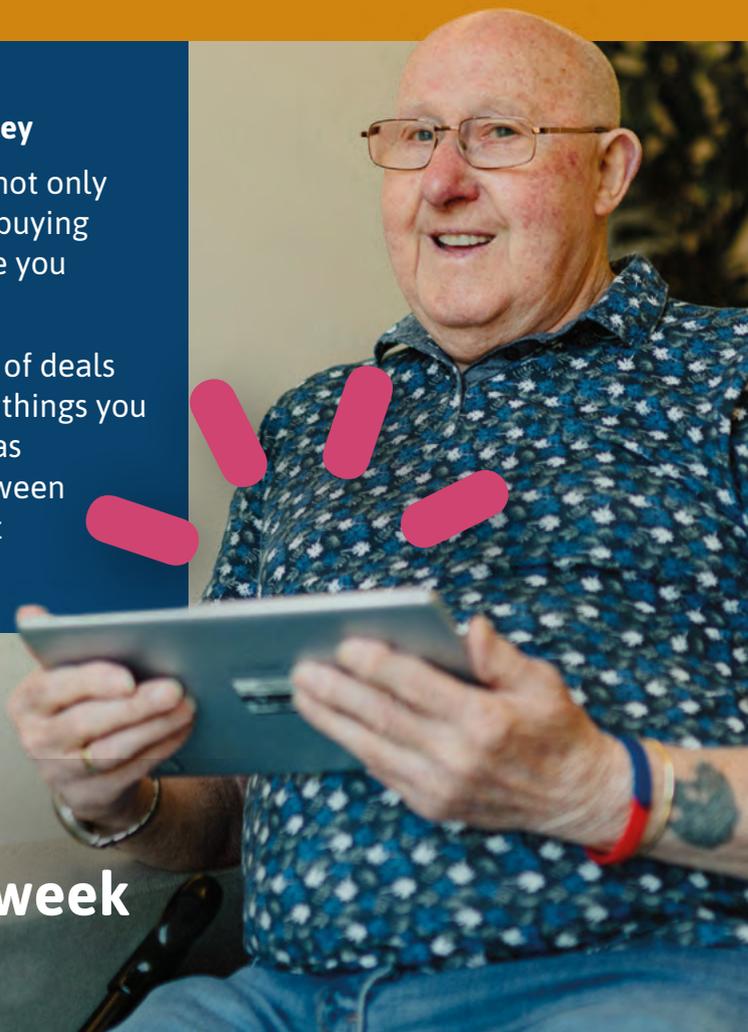


You can buy almost anything online – and getting started is really easy.

Saving time and money

Internet shopping is not only a convenient way of buying things, but it can save you money too.

You can find all sorts of deals and vouchers for the things you want online, as well as comparing costs between providers of different services.



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Some websites sell discounted products and services for local businesses. Others have free coupons for restaurants and shops.

Search for “local deals” or “vouchers” to get started.

Top tip: Find the best deals by using *price comparison sites*.

These sites search the web to find the best price on products, and others find the best deals on services like insurance, energy and broadband.

Know your rights

Just like on the high street, it’s important to know your consumer rights when shopping online.

Top tip: You can cancel or return most items you buy. Your consumer rights are as good, if not better, when you shop online.

Consumer Contracts regulations mean you can return or cancel most products or services you order, within a time limit.

Top tip: Read the small print.

Always read the terms and conditions before you buy anything – they’re an agreement between you and the seller, so make sure you understand them.

Protecting your details

Shopping online means providing certain pieces of information, like your debit or credit card number. Being worried is understandable, but just a few common-sense steps can help you stay safe.

Never email your details to make a payment and don’t reveal your PIN number or bank details to anyone.

Reviews

When you shop online, you may come across reviews. These are posted by people like you who’ve already bought a product. Reviewers can give their opinions on an item, but also on customer service and delivery.

Online courses – Learn My Way

The Learn My Way website can help you get started with online shopping. Head to www.learnmyway.com for beginners’ courses on keeping your details and money safe while finding bargains.

In the *More internet skills* subject area on the site, you can try the *Online shopping* course.

You’ll also find lots of other advice, links and resources that will help you shop online with confidence.



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Staying safe online



Enjoy all the things you
can do online, while staying
safe and secure.

Security and passwords

Your password is the key to
your online accounts - and
should be kept secret.

Top tip: Try to make them
memorable to you but
not easy to guess by
someone else,
even if they
know you well.

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| **Top tip:** Think random.

Don't use meaningful words like family or pet names for passwords. These are easy to guess if people have information about you.

Try using three (or more) random words that are easy to remember but hard to guess, like "street-shirt-flower".

Top tip: Never give it away. Treat a password like your bank card PIN number and keep it to yourself.

Social media

Social media's great for sharing things with family and friends, but it's important to stay safe.

| **Top tip:** Keep it private.

Privacy settings are there so you can control who can see the information you share online.

Limit it to people you know, like friends, family and colleagues, who you're happy seeing your posts.

| **Top tip:** Don't reveal too much.

Try not to give out too many personal details on social media. This includes things like making your home address, your phone number or your email address visible.

Viruses

Just like the flu, viruses can attack your computer, tablet or phone, spreading from device to device.

Fortunately, there are lots of ways to protect yourself.

Top tip: Use **up-to-date** antivirus software. You can buy it online or in a computer shop.

Many new computers come with free antivirus software, but make sure to check when it expires so you can update or replace it.

Scams

Online scams are out there, but you can take easy measures to stay safe.

Top tip: If someone contacts you, don't provide any personal info, no matter who they say they are.

Banks and companies will never ask you for your full login details in a phone call or email.

Online courses – Learn My Way

The Learn My Way website has lots more advice, as well as beginners' courses on staying safe online.

Visit www.learnmyway.com to get started.



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Looking after your health online



The internet's a great resource
for health information – especially
if you know where to look.

Health and wellness

Many GP surgeries have online systems so you can book appointments, order repeat prescriptions or view your test results or medical records from home. Ask staff at your surgery how you can set up an online account.



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Online health information

The NHS website, www.nhs.uk, has easy-to-follow, reliable information and brings together expert advice from across the NHS. It's great for checking symptoms, learning about a condition, finding local services or getting advice for your health needs.

Top tip: Don't panic. There's a lot of information online and it can be easy to get overwhelmed.

The internet can be great if you've already had a diagnosis, but it shouldn't replace seeing a doctor.

Use the usual channels (your GP, a pharmacist or calling the NHS on 111) if you're concerned about your own health or someone else's.

Top tip: When looking for health advice, use the websites of organisations you trust.

A good rule of thumb is to use the website of organisations you already know, such as the NHS or charities like Age UK or Cancer Research UK.

Your GP should be able to point you towards trustworthy information online too.

Making healthy changes

Making small changes to your diet can dramatically improve your health, and the internet's a great place for ideas on making healthy changes.

Top tip: The *Easy Meals app* and *Change4Life* pages on www.nhs.uk offer healthier versions of your favourite recipes.

There's advice on getting more exercise too. *Couch to 5K* is an app for your smartphone that can help you gradually build up to running five kilometres.

Stopping smoking is also great for your health, although it can be difficult. Your GP surgery can give you support, but you can find more help online.

Top tip: The *NHS Smokefree* website, www.nhs.uk/smokefree, provides extra advice and motivation to help you quit.

Online courses – Learn My Way

The Learn My Way website has advice and beginners' courses about online health services and using the internet to improve your health.

Visit www.learnmyway.com to get started.



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