

# Door-to-door holiday scammers out to steal personal info

Susan Tompor  
Detroit Free Press

Who doesn't get excited to receive a holiday package?

Well, now the scammers are giving us reason to watch out for the "delivery scam."

The Better Business Bureau Serving Detroit & Eastern Michigan is warning that some scammers are trying to collect money — and your credit card or debit card numbers — when they deliver a gift basket to your door.

The scam goes like this: The phone might ring in advance to alert you to an upcoming delivery, or maybe the doorbell rings out of

the blue. A delivery person brings a box or gift basket to the door but then says you must pay a nominal fee to receive the item.

The delivery person then claims they only take a credit card or debit card and then produces a handheld scanner. The scanner then collects the card number and security code.

Melanie Duquesnel, president and CEO of the BBB Serving Detroit and Eastern Michigan, said in some cases the delivery is for a gift basket that contains wine or beer, and the delivery person says they need to verify the age of the person receiving the basket. They might ask for your credit card or driver's license.

"They're swiping the information," Duquesnel said. "People are handing over their cards, and they are essentially getting hacked face to face."

She said the BBB heard of a report of such a scam — which the person did not fall for — in the Grand Rapids area in the past few days. But there have been reports out of Alabama and Georgia of a similar scam, she said.

Never, of course, give your credit card or debit card information to someone at the door.

The holiday season is full of potential delivery scams. We're told to beware of packages being stolen from our porches or near the door. We're also warned of

fake emails.

The Federal Trade Commission has warned about phone "delivery failure notification" emails during the holiday season. The email might look like it's from the U.S. Postal Service and says you missed a delivery. But the trouble is the message will include more links to click for details. And here's where you might end up with a virus or malware on your computer.

Another version: You might get "tracking" information sent via email, says FedEx.

FedEx warns on its website that such fraudulent emails can contain the subject lines "Shipping Confirmation," "Verify In-

fo," "Some important information is missing" and "Please fulfill the documents attached to verify your identity."

Again, that phony email may have an attached file that may contain a virus or other malware.

FedEx warns that if you receive a message matching these descriptions, do not open the email or click on the attachment. Delete the email immediately or forward it to abuse@fedex.com.

"It's holiday time — so everybody ordered online," Duquesnel said. "You need to be very wary."

She recommends not clicking on any links. If you want, copy a number and go directly to the FedEx site to track the package.

## PETE THE PLANNER

# WHY FINANCIAL NEW YEAR'S RESOLUTIONS ARE DUMB

It never fails. About five times per year, I have an email conversation with a random person that goes like this:

*Pete, what should I do?*

*Answer: You should do this.*

*Pete, I don't want to do that. What should I do instead?*

Basically, people ask for my second-best piece of advice. They're not going to do what I say they should do; so what else should they do? Because

of this strange phenomenon, I'm going to try something different this time: I'm going to give you my second-best piece of advice.

Peter Dunn

Special for USA TODAY



We should probably start with my best advice, which I fully expect you to ignore: Don't make financial New Year's resolutions. That's my best piece of advice.

I think New Year's resolutions are silly and arbitrary. By making one, you are admitting financial change isn't important enough to make now.

On principle, I can't recommend a process that involves people choosing to care later. Alas, choosing to care later is what

folks tend to do these days.

Now, get ready for my second-best piece of advice. This is the advice I expect you to follow.

Your New Year's resolution should be designed specifically for 31 days. That's it. Don't resolve to be better for 366 days (the leap day can't fool me). Just see what you can do in January. Besides, if you can't win January, when you supposedly care the most, then how in the world can you win the entire year as your interest wanes?

While we're at this second-best piece of advice New Year's resolution parade, allow me to introduce you to the grand marshal: behavior measurement. If you want a chance at having your resolution matter, don't measure dollars and cents. Measure your



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**If you really must make a financial resolution, don't resolve to be better for the whole year. Just see what you can do in January.**

habits and behaviors. For instance, "I'm only going to spend \$300 dining out" isn't that great of a goal. Instead, you should take the time to calculate the average number of times you dine out in a month, then reduce the number by 20%. That should be your goal. Dining out less frequently will obviously result in less money being spent. You will have changed

the habit *and* you will have accomplished your initial goal of spending less money.

Looking for a few other 31-day goals? Start by identifying the areas of your financial life that involve deficiencies. People tend to struggle with saving money, ignoring debt and effectively communicating with their significant others. Again, focus on habits when you address these areas of opportunity. Transfer a nominal amount of money from your checking account to your savings account every Monday at 2 p.m. for the entire month. Make a payment on a particular debt every Thursday at 8 a.m. for the entire month. Have a financial discussion with your partner every Sunday at 1 p.m. for the entire month.

On Jan. 31, examine your new

habits, examine how your cash flow has been affected and put together a new plan for February. You can begin by continuing the new habits you've established, and then building on them.

Let's say you ignore my second-best piece of advice because you'd rather focus on the dollars and cents. Here's what's going to happen — you will get short-term results, and you'll have no new healthy, sustainable habits.

If that happens, hopefully you've saved this column to read again next December.

Do you really want to mess with my mind? Ignore my second-best piece of advice and just follow the first. Don't involve yourself in the New Year's resolution game.

Start caring today.

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