

Tip Sheet: Avoiding Exploitation, Scams, and Bullying

Some safety rules that might be helpful

1. Count your change and check your receipts.

When you pay with cash: When you buy things, know how much they cost, how much cash you are going to give the person, and roughly how much change you should receive. Always count your change when it is given to you at the register to make sure it is correct. When you pay with a credit card: Know how much what you are buying costs, and before signing the credit card slip, make sure the amount charged is correct.

2. Be careful about lending things.

If someone asks you to give them money, or to lend them one of your valuable possessions, the thing to do is to write down a written agreement stating your name, the other person's name, what you are giving them or loaning them, and a precise date by which the person will return what they have borrowed. You should sign it and insist that the other person sign it. Leave space on the written agreement for both you and the other person to sign when they return what they have borrowed. If they do not return it by that date, tell them you want them to return what they have borrowed, and that they have violated the agreement. If they still do not return what they have borrowed on that date, discuss with your family or friends whether to talk to an authority figure or take legal action.

3. If someone dares you to do something, then say to them, "You do it first and I'll watch."

Watch to see if they really do it. If someone refuses to do something themselves that they have dared you to do, then they are trying to trick you. If it is really an OK thing to do, the other person will be willing to do it.

Alternatively, the rule could be "If someone dares you to do something, then say to them, 'I have to ask my mom/teacher first if it's OK,' and don't do the thing they dared you to do unless you have asked and received a yes answer first.

4. Only go places with people you know.

If a stranger asks you to go somewhere with them, ask them for their name, phone number, and address, and ask to see their driver's license to verify the information. Walk away and call your parents and ask if it is OK. Most strangers who are trying to do something bad to you will walk away, refusing to give the information, which tells you they are up to something fishy. If they provide the information, write it down, leave the area without the stranger, and call your family or friends about the incident and give them the information. It is OK if the stranger seems upset or displeased. A person with good intentions will not get upset or displeased if you take safety precautions like these.

Exceptions to this rule: It is OK to go somewhere with a police officer, even if the officer is a stranger to you. If you are part of a group that is led by someone you know, and a group that might have new members sometimes, it is OK if strangers go along on an outing led by the person you know.

5. Be careful about telling your personal details to strangers.

If you receive an unsolicited phone call, email, or letter asking you for personal details (defined below), then ask the person or business contacting you for their name, company name, contact information, national taxpayer ID number, and tell them you must check with your State Secretary of State Office and the Federal Trade Commission before you provide the information. Hang up and check it out.

Note: This is not at all an exhaustive list. You yourself should decide whether these are appropriate, whether they are worded in an unambiguous way, whether particular dollar amount cutoffs are appropriate, and whether there are rules or exceptions you might want to add to this list.

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5, continued. Call back in 3 more days, only if you decide it is a legitimate business. It is OK if the stranger seems upset or displeased. A person with good intentions and a legitimate business will not get upset or displeased if you take safety precautions like these. Personal details means your bank or credit card account number, password, PIN number, social security number, driver's license number, address, phone number, birthdate, or answers to security questions, such as your mother's maiden name, pet's name, or city where you were born.

Exceptions to this rule:

When is it OK to provide this information?

- When you yourself have contacted a financial institution such as a bank or credit card company where you have an account and they ask for such information to verify your account and identity.
- When you have gone to a health care facility such as a doctor's office or a hospital and they ask for the information.
- Police officers may also ask for your driver's license, insurance information, car registration, phone number, and address, and it is OK to tell police officers this information.
- When you yourself have placed a call to or visited the website of a business from which you want to buy something, it is OK to give them this information only: what you want to buy and how many, credit card number, expiration date of card, 3-digit security code on the back of the card, your name, address, and phone number. Do not give them more information than this.

6. Wait at least 3 days before accepting any financial deal that is offered to you.

For any financial deal that is offered to you (for example, an investment scheme, an insurance policy, a car deal, or signing up for our workshop), think it over for at least three days, during which time you should discuss it with friends and family, considering the following:

- What are the costs that you will definitely pay?
- What are the benefits that you will definitely receive?
- How can you guarantee and legally enforce that you will receive those benefits?
- Is the definite benefit minus the definite cost a positive number?
- What are the potential costs that you might end up paying if things don't go well?
- What are the potential benefits that you might receive if things don't go well?
- Is the potential benefit minus the potential cost a positive number?
- Check with your state's Secretary of State Office, the Federal Trade Commission, the IRS. Is the person/business/charity offering the deal a legitimate registered business or charity?
- What kinds of things might go wrong (for example, what if the person offering the deal is lying, or leaves the country, or suddenly changes the terms of the agreement)? If those things do go wrong, what will happen to you?

Exceptions to this rule:

- If the maximum amount of money that you will pay under any circumstances is \$50.00 or less, it may be OK to make the decision the same day.
- If you have already decided to buy something before the deal is offered on that thing, it is OK to buy it the same day.

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Exceptions to 6, continued.

- Obviously, when you walk into a store where the prices are marked on things for sale, or go to a website to buy something, where each object has a price, they are offering you a straightforward financial deal – if you give us this money, we will give you this product. It is OK to buy something the same day in those situations. (Even in these situations, you might want to decide a dollar amount cutoff – if something is more than \$1,000, for example, think it over for a few days first.)

7. If you want to touch someone, get their consent first, and insist others get your consent before touching you.

- Before you touch another person’s lips, chest, thighs, rear end, or crotch area, you must ask first if it is OK for you to touch them there and you must receive a yes answer to that question.
- Other people should follow this rule about touching your body too.
- If someone who is not in your family or who is not your spouse or girlfriend/boyfriend touches you without asking, tell them to stop touching you without your consent. If they still do not stop, leave and tell your parents and/or an authority figure. It is OK if the person seems upset or displeased. A person with good intentions will not get upset or displeased if you take safety precautions like these.
- If someone asks to touch you, stop and consider, “Do I want this? Would this be enjoyable for me?” If you decide you would not enjoy it, then tell the person firmly, “No.” If you are not sure whether you want to be touched or not, tell the person, “I need to think about it first,” and discuss it with friends and family before seeing the person again. It is OK if the person seems upset or displeased. A person with good intentions will not get upset or displeased if you take safety precautions like these.

8. For teenage girls and women: In groups, make sure there are other females your age or that there are other adult females in all groups you go out with.

If a group of teenage or adult males want you to go somewhere with them, and if you will be the only female there, tell them that you need to call your family first. Call your family and ask about the situation. Do not go with the group unless you receive an OK from your family. If you find yourself in a situation in which you are the only female your age or older in a group, leave safely. Call your parents, a friend, or a cab for a ride if you need to get a ride to leave safely.

It is OK if the men or boys seem upset or displeased. A person with good intentions will not get upset or displeased if you take safety precautions like these.

Exceptions to this rule: If the men or boys are members of your family or police officers, it is OK to go with them.

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