YOUNG, SAVVY & SAFE

ARE YOU READY?

CRIME PREVENTION MONTH KIT 2011-2012
# Table of Contents

<table>
<thead>
<tr>
<th>Month</th>
<th>Topic</th>
</tr>
</thead>
<tbody>
<tr>
<td>November</td>
<td>The First Apartment</td>
</tr>
<tr>
<td>December</td>
<td>Distracted Driving</td>
</tr>
<tr>
<td>January</td>
<td>Wi-Fi Hotspots</td>
</tr>
<tr>
<td>February</td>
<td>Online Dating Safety</td>
</tr>
<tr>
<td>March</td>
<td>Travel Safety</td>
</tr>
<tr>
<td>April</td>
<td>Illegal Downloads &amp; Counterfeit Products</td>
</tr>
<tr>
<td>May</td>
<td>Credit Card Safety</td>
</tr>
<tr>
<td>June</td>
<td>Crime Prevention on Campus</td>
</tr>
<tr>
<td>July</td>
<td>Buying Insurance</td>
</tr>
<tr>
<td>August</td>
<td>Online Job Sites</td>
</tr>
<tr>
<td>September</td>
<td>Alcohol and Drugs</td>
</tr>
<tr>
<td>October</td>
<td>It's Crime Prevention Month!</td>
</tr>
</tbody>
</table>

## Reproducibles:
- Finding a Safe Apartment
- Keeping Your First Apartment Safe
- Your First Time Getting a Credit Card
- Using Dating Services Safely
- Travel Safety
- Highway Safety for Young Adults
- Your First Time Getting a Job
- Workplace Bullying and Harassment
- Your First Time Planning a Community Service Project
- Party Safety
- Illegal Downloads
- Buying Insurance

## Resources

## Important websites
Dear Crime Prevention Practitioner,

Young adults often find themselves at a crossroads. The future is uncharted, with opportunities for independent living, work, service, travel, and new relationships all beckoning. Countless decisions need to be made, but for the first time the parents, teachers, counselors and others who once provided structure and guidance may not be available.

Along with decisions about such things as what apartment to rent or how to get and use credit come dilemmas that may pose important choices between opportunity and responsibility, freedom and discipline. Concepts about what is right and wrong may still be forming, and knowledge of the law may be lacking. The need to stay safe—and out of trouble—is more important at this age than any other because of the need to temper enthusiasm and idealism with the counterweights of information, judgment, and responsibility to oneself and others. Decisions made now—good and bad—may have an impact that lasts a lifetime.

The 2011-2012 Crime Prevention Month Kit is titled Young, Savvy, and Safe: Are You Ready? Sponsored by CTIA – The Wireless Foundation, it demonstrates the foundation’s commitment to providing the education to ensure that young adults act safely and maturely, particularly as their use of new technology is concerned. The National Crime Prevention Council is proud to join with CTIA – The Wireless Foundation in this project, building on its own efforts to prevent identity theft, prevent cyberbullying, promote Internet safety, and carry out many other activities where crime prevention and modern technology intersect.

Please use and enjoy this year’s Crime Prevention Month Kit as you plan your own activities. The kit includes information on many topics that should be of interest to crime prevention practitioners and law enforcement officers, especially those who work with college students and young adults who are independent for the first time. Twelve camera-ready fliers are included for reproduction and distribution to your own audiences. The kit features information about NCPC as well, particularly on how to organize Celebrate Safe CommunitiesSM events.

I hope you will join with me in saluting not just CTIA – The Wireless Foundation and CTIA – The Wireless Association® for their leadership in wireless safety, but all the young men and women who are newly independent and who may be the beneficiaries of the information in this kit. They are a key audience for crime prevention practitioners and law enforcement. Reach them now and the crime prevention education they receive will last a lifetime.

Sincerely,

Ann M. Harkins, President and CEO
Apartments are just as safe as other types of housing. But first-time renters or owners need to use some crime prevention smarts.

**Young adults** who are on their own for the first time, whether having moved out on their own or off campus or having moved to a different town, are often excited about getting their first place. Keeping their own hours and their own rules, and decorating and furnishing their new accommodations the way they like, can be a heady prospect. While they may relish their newfound lack of supervision, these young adults also often lack the protection of the parents or guardians who once guided them.

Wherever they choose to live, whether it is downtown, in the suburbs, or in a rural area, first-time renters or owners need to be safe and secure at home.

According to statistics compiled by the FBI, homes—houses, apartments, condominiums—are burglarized once every 15 seconds. In April 2011, two gangs of serial cat burglars were scaring residents of Davis, CA, who were waking up to find that high-end property such as laptop computers, video game systems, other electronics, jewelry, and cash had been stolen overnight—while they slept. The burglars struck both private homes and dormitories at the University of California’s Davis campus. In virtually every case, the burglars had gained entrance through unlocked doors and windows.

There’s a perception that apartments aren’t as safe as single-family homes. In one recent survey conducted by the website multifamilyinsiders.com and reported in a February 17, 2011, article titled “Apartment Crime Rates: Are You Safe?,” 53 percent of respondents believed that apartments had higher crime rates than single-family homes. But they were wrong. Crime rates in apartment communities and communities of single-family homes are about the same, according to the Urban Land Institute. Therefore, apartment dwellers and residents of single-family homes must follow the same crime prevention tips.

The first step is for renters or purchasers to choose an apartment in a building or community that is relatively safe. Ninety-seven percent of people who took part in a recent poll conducted by the website Apartments.com identified safety as a significant factor in their choice of where to live. To help first-time renters or owners do this, crime prevention officers can direct them to a number of online resources that record crime in given locations—even specific apartment complexes, as the Town of Chapel Hill, NC, does (www.townofchapelhill.org/index.aspx?page=665). Most police departments provide this information—at least by neighborhood. Law enforcement agencies across the country can be found at www.usacops.com. The addresses of sex offenders and many other types of felons in specific areas can be found at www.familywatchdog.us.
November 2011

1. Thanksgiving Day
2. Veterans Day

The Great American Smokeout
The American Cancer Society
800-227-2345

The American Cancer Society
800-227-2345
Finding the right solution requires debunking the myths that surround this national issue.

Like road rage, distracted driving is a serious and growing problem. The U.S. Department of Transportation says that in 2009, 5,474 were people killed because of distracted driving and another 448,000 injured. There were 30,797 fatalities in car crashes altogether in 2009 and 2,217,000 injured. The National Highway Traffic Safety Administration defines distracted driving as “any non-driving activity a person engages in that has the potential to distract him or her from the primary task of driving and increases the risk of crashing.”

Some people mistakenly believe that most distracted driving accidents are caused by the improper use of wireless devices. The news media and some lawmakers have been quick to jump on this bandwagon. But a look at the statistics on distracted driving reveals that only a minority involve wireless devices, important as it is to emphasize wireless safety and educate users about the importance of using technology responsibly. Of the 5,474 people killed in distracted-driving crashes in 2009, 82 percent died in accidents that were not caused by the improper use of a cell phone or other wireless device.

“People have been driving distracted since cars were invented,” Russ Rader, a spokesman for the Insurance Institute for Highway Safety, which sponsored the study, told CNET news. “Focusing on cell phones isn’t the same as focusing on distracted driving. Distraction is what has always caused car crashes, and cell phones don’t appear to be adding to that.”

There are many causes of distracted driving. Distraction simply means that the driver is diverting his or her attention from the task of driving to some other activity. The driver could be day dreaming. He could be nodding off. She could be disciplining a child or lighting a cigarette. Worse, he could be chasing after another driver in a road rage incident.

Routine tasks can result in behavior that meets the definition of distracted driving. Things like eating or drinking. Turning the dial on the radio. Inserting a CD. Turning up the AC. Looking at a roadside sign. These all meet the U.S. government’s definition of distracted driving.

Another myth needs to be exploded. In fact, all age groups are involved. Of those drivers involved in fatal distracted driving crashes in 2009, the group with the greatest number of drivers distracted by cell phones were 31- to 39-year-olds. New distracted driving Department of Transportation regulations issued in 2010 took aim at commercial bus, truck, and train operators.

Measures have been introduced in Congress and state legislatures to curtail distracted driving. Some take a hard line against the use of wireless devices. Most agree, however, that the best approach to the distracted driving problem is education and the promotion of responsible behavior, beginning with driver education classes and additional reminders at Department of Motor Vehicle sites.
Wireless devices allow people to do many things: listen to music while they’re walking or exercising, play games while they’re in transit, take pictures and email them to their friends while they’re traveling, surf the Internet while away from home. The list of what people can do with this modern technology is endless.

Wi-Fi hotspots make all of this easier, more comfortable, and more convenient. These sites, typically located in coffee shops or at bars, restaurants, hotels, libraries, universities, airports, and on trains and even inter-city buses—enable people to use laptops and tablets while on the go.

And hotspots aren’t just a blip on the screen. Forty-four percent of customers at hotspots access the Wi-Fi for one hour; another 18 percent do so for 24 hours. There were over 2 billion hotspot connects around the world by the end of 2010 and that number was expected to grow to more than 11 billion by 2014. Moreover, hotspots themselves are growing like wildfire: there are expected to be 320,000 hotspots around the world by the end of this year. All Starbucks stores in the United States offer unlimited Wi-Fi. Starbucks’ chief competitor in quality and ambience, Peet’s Coffee and Tea, offers one hour of free Wi-Fi to customers per purchase. In another interesting development, handheld devices are expected to account for half of all world-wide hotspot connects by the beginning of 2012.

Hotspots are clearly a boon for users. But they present a number of challenges for law enforcement.

One of the first is ensuring the safety of the devices themselves. Each device costs hundreds—even thousands—of dollars. Take a coffee shop where perhaps 30 or 40 people are sprawled around arm chairs sipping cups of Joe and talking with friends while they have laptops open or are tapping out an email or playing a game on a tablet. How do you teach all those people that they need to take precautions to keep their equipment and their other possessions safe? What’s the liability of the manager or owner of the premises?

Another paramount issue is identity theft. Encryption is the key to keeping transmitted data safe, but most Wi-Fi hotspots don’t encrypt the information that patrons send over the Internet and are not secure. It just takes a nanosecond for someone to steal someone else’s data, including his or her purchase histories, personal information, and so forth. The recommended solutions are logging on for only brief periods, using encrypted websites only, or purchasing virtual private network services.
Online dating services have proliferated in the last few years, and many have tried them, including young adults. More than 20 million Americans used these services in 2010.

Like any educated consumer, a potential dating service client should proceed with caution, checking out the service’s reputation and complaint record with friends and the Better Business Bureau before agreeing to pay any fees. Potential clients should also make absolutely certain they understand the full schedule of fees and look for any hidden costs.

Typically, a client will register his or her preferences and then receive an online catalog of photographs and biographies of potential matches. When he or she selects a potential date, the two will correspond by email, then on camera or phone. And finally they may meet for an in-person date.

When the couple first dates alone, they need to be aware of any indicators of relationship problems that could lead to dating abuse. Stalking, physical abuse, and date rape are all serious issues that the potential partners in a relationship that begins with a commercial service must consider until they are convinced that the other person presents no threat of danger.

Stalking may be a particular concern because, according to a 2009 Bureau of Justice Statistics Special Report, young adults aged 18 to 24 years experience the highest rate of this behavior. Altogether, three-quarters of stalking victims are stalked by someone they know, and 30 percent are stalked by a current or former intimate partner. Stalking is serious and can result in psychological damage and physical injury.

Any history of physical assault, abuse, or domestic violence is a warning sign. Past behavior doesn’t necessarily indicate future problems. But there are free or inexpensive and easy ways to check for criminal records online. All anyone has to do is enter “how to check for a criminal background” in their browser and many options will appear.

Date rape is also a potential concern. Recent research shows that most rape victims are under the age of 25 and know their perpetrator before the attack (Date Rape Among Adolescents and Young Adults, V.J. Rickert, Psy.D., and C.M. Weinmann, Ph.D., Resource Center for Adolescent Pregnancy Prevention).

Another unfortunate outcome of online dating involves a long-distance relationship. The couple corresponds by email, a “romance” is cultivated, and eventually the subject of marriage is broached, but only if the client sends money to remove an obstacle that is keeping the two apart, such as the lack of money for air tickets or taking care of a child’s hospital bill at the far end. Once the money is paid, the client never hears from his or her would-be date again. The Federal Trade Commission (FTC) warns consumers that wiring money to someone they haven’t met is the same as sending cash. Once it’s gone, it can’t be recovered, no matter what the amount.
February 2012

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The lure of exotic destinations, new friends, and fun times is hard to resist, especially during spring break or during junior year abroad, when colleges may offer opportunities for students to live and study overseas at affordable prices. Other young people may work and save all year for a chance to take a much-deserved break. According to a study by the U.S. Travel Association, younger travelers, those belonging to Gen Y, who were born since 1980, accounted for 12 percent of all leisure travelers and 13 percent of business travelers in 2008. These younger folks take an average of 4.2 leisure trips per year.

And travel is important to the U.S. economy. Americans spent $704 billion on travel in 2009 and, that same year, travel generated $113 billion in tax revenue. Altogether, 7,393,600 people were employed in 2009 by the U.S. travel industry, according to the 2010 Power of Travel: Economic Impact of Travel and Tourism report published by the U.S. Travel Association.

As travel becomes more and more popular—and routine—with young adults, safety emerges as an issue. Even the mode of making travel arrangements can raise concerns. In 2009, 76 percent of all travelers planned their vacations using the Internet. While online travel sites are a boon for anyone looking for a quick way to access information, find and compare prices, and make arrangements, they can also be deceptive and misleading about the safety of accommodations, amenities, and destinations. Therefore, travelers need to be warned to be especially careful that they are booking secure accommodations in safe neighborhoods. Some travel experts advise paying extra, when appropriate, to ensure a safe location. Even the online reservation process may be flawed, with the final price being greatly inflated over what was originally promised, or with additional unexpected costs at the destination site.

Sometimes, staying safe while traveling may have nothing to do with the traveler’s own behavior. The tourist can be an “accidental” victim, in the wrong place at the wrong time, and be targeted as an easy mark by criminals or even terrorists, according to the Center for Problem-Oriented Policing. And, as the number of tourists grows in any particular location, the local population may become hostile, resulting in crime against visitors. This may be particularly true overseas. For this reason, travelers abroad should be familiar with the location and phone number of the local U.S. consular office, which may be able to provide assistance. In addition, before leaving the United States, Americans should sign up for the Department of State’s Smart Traveler Enrollment Program (https://travelregistration.state.gov) to receive travel warnings about crime and unrest in foreign cities and countries and to register their contact information.

Law enforcement can help ensure the safety of young travelers by:

- Advising private security staff to recognize and address tourist-related safety concerns
- Encouraging hotels and motels to adopt practices that will reduce the victimization of guests
- Deploying citizen patrols to supplement police patrols in tourist areas
- Changing the physical environment to reduce opportunities for crimes against tourists
- Offering rewards for information leading to the arrest and conviction of those who commit serious crimes against tourists
- Enforcing underage drinking laws
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March 2012
Users of counterfeit products may be supporting gangs, encouraging unfair labor practices overseas, depriving Americans of jobs, and even committing crimes.

Janet, a hard-working legal assistant at a downtown law firm, has just given a helping hand—some money—to one of the city’s deadliest gangs. With her financial support, it will now terrorize some neighborhood, shake down a grocer, and sell crack to a young kid. And it’ll have some money left over for some spray paint—what community doesn’t need more graffiti? The fact is, Janet, who likes to look her best, has shown her support for Seattle’s gangs before. Worse, people like Janet are supporting the work of gangs right across America.

What Janet did was simple enough. She bought a knock-off purse from a downtown street vendor. It looked just like an original, and it had a brand name insignia good enough to fool anyone. The fact is when people buy counterfeit goods on the street, the income frequently goes straight to gangs. That’s because gangs, using their shady overseas connections, often import the goods and sell them to the vendors, who line the downtown streets of many American cities at lunchtime.

But Janet is stealing—from companies who own the rights to make products and from workers who lose wages when sales decline. It isn’t just the victims of gangs who are hurt by intellectual property theft. When movies or music are pirated, people lose jobs. The people behind the scenes, all the people who make legitimate copies of movies or music, all those involved in the technology, all those involved in everything from marketing to distribution, are affected. The sales of counterfeit DVDs cost the U.S. economy 141,000 jobs and $20.5 billion annually (U.S. Chamber of Commerce).

Clothes and shoes—sneakers especially—are often counterfeited. Buying counterfeit products is stealing and the dollars saved come at a cost to others. Such products are often made in sweatshop conditions abroad and rob U.S. workers of jobs.

Some counterfeit products may not be made to U.S. standards of quality. An extension cord made on the cheap, for example, could cause a fire. Consumers need to be warned to stick with reputable products from trusted sources.

Counterfeit medicines are another problem. People who buy medicine from unverified websites often can’t be sure where their pills are coming from or how effective they are.

Why has counterfeiting and intellectual property theft become so widespread? Experts think it’s because people have become so used to getting things free online over the last couple of decades. People are accustomed to getting knowledge, newspaper and magazine stories, videos, news shows, music, and even driving instructions, in many instances, for free. The old rules about checking for accuracy or providing attribution are flying out the window.

What they don’t realize is that intellectual property theft is just like robbery—and, in many cases, an actual crime, with dire consequences for the seller or buyer of counterfeit or pirated goods. That’s why NCPC, in coordination with state and local officials and the U.S. Department of Justice, has launched its intellectual property theft educational campaign. Soon, materials will be available from NCPC to help crime prevention officers across the country start turning the tide against this insidious crime. Visit www.ncpc.org for more information on the campaign.
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**April 2012**

**Sexual Assault Awareness Month**
National Sexual Violence Research Center • 717-909-0710

**Child Abuse Prevention Month**
Prevent Child Abuse America • 312-663-3520

**National Crime Victims’ Rights Week**
Office for Victims of Crime
202-307-5983
Credit card use is widespread among young adults, and most use their credit wisely. But they may need some help in learning how to avoid some common scams.

Credit card use is now common on college campuses. Seventy-eight percent of college students have at least one credit card, and 32 percent of college students have at least four credit cards. Ninety-five percent of older graduate students have at least one credit card. Nellie Mae Corp. recently estimated that college graduates owed about $19,000 in credit card debt—on average. Interestingly, however, Georgetown University reports that of all demographic groups, college students are the most likely to pay off their balances in full each month.

Managing credit well can have a huge impact on young adults’ lives. They are laying the foundation for their financial futures. The financial habits developed now will last a lifetime. They are also establishing their first financial footprints. Paying on time now—or paying late—will be recorded. Defaulting on a debt now will be noted on their credit reports. A bankruptcy now will haunt them for years. Credit scores determine the interest rates that a borrower will get on everything from a future credit card to the purchase of a car to the purchase of a condominium—or whether they get loans at all. An increasing number of employers are checking applicants’ credit reports as a means of determining the candidates’ responsibility and debt status, particularly when handling money is involved in the prospective job, and the employer needs to know whether there is any risk of theft or embezzlement.

Credit card fraud is always a risk. Each year, tens of thousands of people are duped out of their money by con artists who prey on the users of credit cards.

Some common frauds are

- A cashier “skims” a credit card used to make a purchase with a device hidden below counter level, capturing all the credit card’s information.
- A fake company promises that it can lower a client’s interest rate for an upfront fee charged to his or her card. The fee is charged and the company vanishes into thin air.
- A credit card company offers a card with terms that are too good to be true—an exceedingly low interest rate, perhaps, and pre-approval despite the applicant’s bad credit history. In reality the card is secured by the applicant’s checking or savings account and has fees so excessive (and hidden in the fine print) that it is maxed out from the beginning.
- A call comes from someone purporting to be from the bank that issued a credit card. The caller says the bank’s records are incomplete and he or she needs the security code on the back of the card. If the cardholder agrees, it’s like giving away his or her entire credit line.
- An online shopper makes a purchase of a service from a website and authorizes a monthly deduction. Soon, he or she finds all sorts of monthly charges on his or her credit card statement.

Credit card users need to be advised to report and how to report suspected credit card fraud to their credit card issuer as soon as they detect it. By law, once they report the loss or theft, they have no further responsibility for unauthorized charges. Their maximum liability under federal law is $50 per card.
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**May 2012**

Older Americans Month  
Administration on Aging • 202-619-0724

- **Law Day**  
  American Bar Association  
  800-285-2221

- **National Missing Children’s Day**  
  National Center for Missing and Exploited Children  
  800-843-5678

- **Peace Officers Memorial Day**  
  National Fraternal Order of Police  
  615-399-0900

- **Older Americans Month**  
  Administration on Aging • 202-619-0724
October is Crime Prevention Month and now is the time to plan. Crime prevention is important to people of all ages, including college students and young adults, and Crime Prevention Month has a long and proud history of community projects and events organized by and aimed at all members of the community—kids, teens, seniors, volunteers, business people, people in the work place . . . and, yes, college students!

Crime Prevention Month is dedicated to all the good work that has been done in crime prevention in the previous year and recognizes all those whose work has helped prevent crime before it happens and made our communities safer. But it also looks to the future and the planning it will take to keep our campuses, neighborhoods, towns, and cities safe in the months and years to come. It is intended to motivate people to reach out, to think more, and to do more to keep themselves, their friends, their neighbors, and their communities safe and stop crime in its tracks. College students and young adults, who tend to be open to new ideas and great purposes, are ideal audiences for this message.

To help make people aware of Crime Prevention Month, NCPC has prepared a sample Crime Prevention Month Proclamation that student body presidents, university deans and presidents, crime prevention and law enforcement personnel, civic leaders, and lawmakers can use to have October adopted as Crime Prevention month. Just go to www.celebratesafecommunities.org to get a copy.

For the fourth year in a row, the National Crime Prevention Council with support from the U.S. Department of Justice will mark Crime Prevention Month with Celebrate Safe Communities (CSC) to unite people in a spirit of cooperation to prevent crime and keep their communities safe. Organizers are encouraged to plan events during October, but CSC is open to events throughout the year to spread the message that crime prevention is everyone’s business every day of the year.

So far, hundreds of CSC celebrations have taken place in 39 states. Typical events include safety fairs; visits by McGruff the Crime Dog®; tours of fire halls, sheriffs’ offices, and police stations; and rescue demonstrations.

College campuses are good places to organize CSC events because so many people are concentrated in one place. Popular events include marking personal property so it can be identified if stolen, organizing mentoring activities for kids in the surrounding neighborhood, campus or neighborhood cleanup or beautification, and consciousness-raising teach-ins or seminars about such topics as dating violence, binge drinking, identity theft, the proper use of credit, and ordering prescriptions from online pharmacies. Campus-wide picnics are great activities because they bring people together and can serve as a platform for crime prevention messages.

NCPC provides many resources to organizers of Celebrate Safe Communities events. At the CSC website, www.celebratesafecommunities.org, organizers will find everything from an electronic media kit with all the tools necessary to garner publicity for the school and the crime prevention message, including background documents that demonstrate the value of crime prevention, to a list of suggested activities. A PowerPoint webinar is useful for showing audiences how to organize events. A CPTED (Crime Prevention Through Environmental Design) webinar tells how to make the urban landscape less welcoming to criminals. Also included are downloadable electronic banners and logos and many other resources.
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Buying Insurance

Getting insurance can be a smart financial move for young adults. As with any purchase, however, the buyer needs to be on the lookout for fraud.

Insurance may seem like an unnecessary expense, especially to young people. But insurance has many benefits and protects people from financial losses in many areas of their lives. When explained properly and done safely, buying insurance can be a great financial move.

Virtually every adult needs car insurance. It is possible to buy policies with a huge number of variables, and they are all available online, either from individual insurance companies or from sites that allow comparison shopping among a number of companies. While it is important that purchasers protect their personal data—their Social Security numbers, birth dates, places of birth, and phone numbers, among other things—the company or underwriter they are asking for a quote will need such other personal information as their gender; age; marital status; address; and car year, make, and model—to make them an offer. If the company asks them for the really personal information described above, they should go somewhere else.

Another type of insurance that young adults may quickly need to make a decision about is renter's insurance. This insurance covers the replacement cost or the depreciated cost of their possessions in case there is an unforeseen loss—from an event like a crime or fire—to the rented home in which they’re living. Renters are at greater risk than those who own their homes of losses from theft, some other criminal act, or fire, according to the website www.rentersinsurance.net. Renters insurance is usually a good buy at just cents a day and it can usually be bought from one’s auto insurer.

Health insurance has been in the news the last couple of years, with health care reform measures slated to take effect in 2014. Until then, health insurance is available online from private insurers for those who can’t get it from work or through their parents. Buying a health insurance policy requires providing highly sensitive, private, personal information. Potential insurers need this data to evaluate risk and determine whether they can insure the applicant and at what cost. Because of the nature of the information provided, until recently one had to visit an insurance agent’s office or have the information taken by a medical doctor. Now that has changed. The information can be taken online, and firewalls have been constructed to make sure the information stays secure. The insurance companies are prevented by law from divulging the information to anyone. It is now possible to provide this information to several insurance companies online at one time and receive several quotes at once.

As with any other type of contractual purchase, buyers of insurance products need to guard against identity theft and protect their personal information; never give out their Social Security numbers; protect their credit card numbers; make sure they are using secure websites, as indicated by the letters “https” and a closed padlock in the lower right corner of their screens; verify the licenses of any agents they are dealing with; contact the Better Business Bureau, Consumers Union, or state consumers agent for complaints of fraud against the company; read all the fine print; and sleep on any decision. Above all, they need to remember that if a quote or proposition seems too good to be true, it probably is.
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**July 2012**
Many young adults use online job sites to find work or advance their careers. Here’s how they need to protect themselves from fraud and bias.

**Young adults** can be some of the most savvy job hunters out there. They post their resumes online, they let others know they’re looking through social networking sites, they research potential employers by visiting to their websites. But all of these activities can result in too much personal information being made available for viewing.

Most online job sites operate the same way. Users submit information about their employment history and goals, their resume and, if appropriate, work samples in response to a specific job opening. Users should use only websites that require registration with a username and password. That way, their personal information, including their addresses, phone numbers, dates of birth, etc., will be protected and kept confidential, safe from identity theft. They should never list their Social Security numbers. If a potential employer needs the Social Security number to conduct a credit check as part of the hiring process, it will ask for it much later in the recruitment process.

In addition to concerns about protecting personal information, online job seekers should be made aware of the potential for fraud or hidden fees. Some commercial online job sites are free, relying on employers to pay for their services, and some non-profit organizations such as the American Society of Association Executives offer free online job listings. Others offer their initial services free but require users to agree that they will pay a fee when they are hired. As always, users need to read the fine print very carefully to see if, when, and what they will have to pay. They should never hand over their credit card information unless they are certain that the site is legitimate and that they know the full cost of the service, and they should never pay in advance for a specific listing before seeing it; the listing could be phony, and they should avoid websites that operate this way. They need to read any contract with extreme diligence. The best source of job listings continues to be the websites of the companies or nonprofit organizations in the job seeker’s field. These postings are always free.
National Night Out
National Association of Town Watch
800-NITE-OUT
On campuses across the country, alcohol and drug use contribute to a rise in crime.

Twenty-three percent of college students meet the medical criteria for substance abuse or dependence. That's triple the proportion in the general public. Research shows that drug and alcohol use impair memory and brain function. It results in poor workplace performance and bad college grades, interferes with relationships, and hurts the office or academic environment.

The facts about alcohol and drug abuse are frightening.

- Ninety percent of underage drinkers (those under 21) are binge drinkers. (Binge drinking is defined as having five drinks in two hours for men, and four drinks in two hours for women.)
- Approximately 1,700 college students die each year from binge drinking-related deaths.
- Alcohol use is the third leading cause of death between people ages 15 to 24.
- One in five college binge drinkers drink on a weekly basis, with half of all college binge drinkers participating in binge drinking more than once a week.
- Though still used by far fewer students than alcohol, hundreds of thousands of students are abusing prescription drugs including Ritalin, Adderall, and OxyContin.
- The proportion of students using marijuana daily has risen to about 4 percent.
- The percentage of students who use illegal drugs other than marijuana, such as cocaine and heroin, on a monthly basis has risen to 8.2 percent.

Often regarded as harmless, marijuana poses a greater danger than many realize. More young people are in treatment for marijuana dependency than for alcohol and for all other illegal drugs combined. Marijuana users are four times more likely to report symptoms of depression and have more suicidal thoughts than those who never use the drug. And alcohol use is a factor in many accidents, injuries, vandalism, and crime.

One study reported that college students encountered the following problems when others drank too much:

- Fifty-four percent had to take care of a drunken student.
- Twenty-nine percent were insulted or humiliated.
- Twenty percent experienced an unwanted sexual advance.
- Nineteen percent had a serious quarrel.
- Fourteen percent had their property damaged.
- Nine percent were assaulted.
- One percent were victims of a sexual assault or were date raped.

There are some strategies that local law enforcement, college administrators, and campus security can employ:

- Keeping the library and recreational facilities open longer hours
- Enhancing the recreational and social programs on campus
- Eliminating alcohol-industry support for athletic programs
- Restricting alcohol promotions and advertising on campus and in campus publications, especially promotions or ads that feature low-cost drinks
- Monitoring fraternities and sororities to ensure compliance with alcohol policies and local laws
- Disciplining repeat offenders and those who engage in unacceptable behavior associated with substance abuse
- Notifying parents when students engage in serious or repeated violations of alcohol or drug use policies
- Strengthening academic requirements
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**September 2012**

**National Preparedness Month**
Federal Emergency Management Agency • 800-BE-READY • www.ready.gov

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3

World Suicide Prevention Day
American Association of Suicidology
202-337-2280

Family Day
National Center on Addiction and Substance Abuse
212-841-5200

Family Day
It’s October, Crime Prevention Month—the perfect time to Celebrate Safe Communities℠.

Crime Prevention Month, marked every October, recognizes the people who work tirelessly all year to prevent crime, what they’ve accomplished, and new ideas for preventing crime next year and in the future. It’s a great time to Celebrate Safe Communities with events that stress how people can work together to stay safe at home; at their schools, colleges, or work places; on their blocks; in their neighborhoods; and in their towns and cities.

Organizing Celebrate Safe Communities Events: Uniting People To Prevent Crime

You can get started by visiting the Celebrate Safe Communities website, www.celebratesafecommunities.org, to learn more. Celebrate Safe Communities will mark its fourth year in 2011. A partnership between NCPC and the Bureau of Justice Assistance, U.S. Department of Justice, this nationwide celebration features events that join people in the spirit of cooperation and working together to prevent crime and keep their communities safe.

NCPC offers an electronic media kit at its Celebrate Safe Communities website, www.celebratesafecommunities.org, to help generate support for crime prevention. The media kit includes everything from facts about McGruff® to the policy paper, Crime Prevention Matters, which urges adoption of a national crime prevention policy, and the publication, Preventing Crime Saves Money, which demonstrates just how cost-effective preventing crime can be—an important news hook in these times of tight money. These can be invaluable background resources for both print and broadcast journalists. The kit also includes sample media advisories, event notices, and a press release, along with many other documents. You just have to fill them in with your own local information and distribute them.

There are many other resources at this website, print and electronic, to help you plan and present your Celebrate Safe Communities event. A Celebrate Safe Communities webinar in PowerPoint format can be used to show audiences how to organize and launch a CSC event. A CPTED (Crime Prevention Through Environmental Design) webinar tells how to reshape the built environment so it is less hospitable to criminals. There are ideas for local Celebrate Safe Communities celebrations and free McGruff music downloads. A crime prevention coloring page will keep children entertained. There are all sorts of CSC and Crime Prevention Month electronic banners and logos ready for download.

One particularly useful portion of the Celebrate Safe Communities pages of the NCPC website is the Resources by Audience section. It matches resources with different groups—children, teens, volunteers, seniors, Watch groups, business owners, you name it. Under volunteers, for example, dozens of brochures and other items are provided, some in Spanish. Topics include taking back your neighborhood, what caregivers can do to prevent crime, service projects for children, and stopping school violence.

To participate in Celebrate Safe Communities, crime prevention officers or other law enforcement personnel just need to register at the Celebrate Safe Communities website and proceed from there.
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To help you celebrate Crime Prevention Month, this calendar contains a selection of camera-ready materials designed to be printed or photocopied. Most have space for sponsors, local phone numbers, and addresses. You can download the brochures and the entire kit from www.ncpc.org.

Although these materials are copyrighted to protect their integrity, you may produce as many copies as you would like for free distribution as long as you do not change the text or delete NCPC’s credit line without written approval from NCPC. Some printers will need to see written proof that you have permission to print or copy these materials before they will proceed with the job; this page serves as that permission. You may add your local group’s name, address, phone number, and website where space is provided.

If you wish to change the text or if you wish to use McGruff® or Scruff® in locally produced materials or settings, contact the Trademark Control and Quality Review Committee at NCPC, 2001 Jefferson Davis Highway, Suite 901, Arlington, VA 22202; 202-466-6272. You can download a copy of Guidelines for McGruff® and Related Marks from www.ncpc.org.

This year’s *Crime Prevention Month Kit* is dedicated to providing information and resources to help young adults protect themselves from crime. It has plenty of resources for young people, crime prevention practitioners in all fields, and law enforcement personnel.

The narrative for each month provides information that youth leaders, teachers, community activists, and law enforcement personnel can use with various audiences. Each month features some aspect of crime prevention that touches on crime prevention for people in the 18- to 24-year-old age group.

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**Here are some ways to use these brochures.**

- Hand out brochures at McGruff events, civic meetings, and school assemblies. Ask libraries, recreation centers, medical offices, mall kiosks, and local businesses to display and distribute materials. Ask social service agencies and doctors’ offices to display brochures in their waiting areas. Enlist members of your Neighborhood Watch groups to pass them along to other residents.

- Organize a Crime Prevention Month parade in October and have McGruff help distribute materials to the crowd. Set up a crime prevention booth at a local mall. Hold a crime prevention fair during October.

- Look for an organization that may already be dealing with an issue covered in this kit. Youth centers and clubs, school guidance offices, and health clinics would be excellent places to leave the youth-related brochures in this kit.

- Link your crime prevention website to NCPC’s website for downloadable brochures.
It's your first time getting an apartment. Renting your first apartment is a long-term commitment that will bind you legally and financially to an address. So, not only do you have to make sure you like the apartment but also you have to make sure that you understand the process it takes to get you in the door and that the apartment is a safe place to live.

Several websites advertise long lists of apartments. Most of these websites are legitimate, but some aren't. Some will charge a fee for simply referring you to the leasing office of the buildings or communities they list. You can save some money by looking online for the phone numbers yourself and calling directly. Frequently, you can find an apartment building or community that's appealing simply by driving around. Many have signs with the phone numbers and hours of their rental offices clearly posted. Another way to find a good apartment, especially if you are new to the area, is to ask a friend or colleague whose judgment you trust where they live and if they would recommend their building or neighborhood. If you are enrolled in a college or university, the Student Life office may have referrals.

Once you've decided on a few possibilities, drive through the neighborhoods where the apartments are located.

- Are the buildings and homes well maintained?
- Is there good street lighting?
- Is the area clean?
- Are people using the parks, walking to the store, and enjoying other outside activities?

Once you've decided on a community you like, look for the following as you tour the apartments that are available.

- What floor is the apartment on? Basement apartments and first floor apartments generally aren't good bets from a safety perspective although the rents may be less. So, you may have to pay a bit more to get into a better location. If so, do not accept an apartment on a lower floor.
- Does the apartment have a patio? If so, do the latches on the sliding glass doors look strong?
- Does the apartment have a balcony? If it is on one of the lower floors, is there a tree or nearby fire escape, house, or building that could provide access to your apartment by a burglar or other intruder?
- Does the apartment door have a wide-angle peephole? Try it out and check the visibility.
- Is there an intercom access system to the front door? Is it effective?
- Does the building seem to be well maintained, with all common areas, including laundry rooms, trash rooms, and storage rooms, well lighted and free of debris?
- Does the building seem to be well maintained, with all common areas, including laundry rooms, trash rooms, and storage rooms, well lighted and free of debris?

Once you've picked an apartment, you will be asked to fill out an application. You may be asked for a small application fee to cover the cost of a credit check. You may have to provide your Social Security number. If so, be sure to include your application and return it to the leasing office. You may be asked to fill out an application. You will be asked to pay a security deposit of several months' rent. Be sure you understand all terms of the lease.

When you are satisfied with your decision, congratulations! You're on your way to having a safe and happy home.
Keeping Your First Apartment Safe

The Wireless Foundation
1400 16th Street, NW • Suite 600 • Washington, DC 20036
202-736-3257 • www.wirelessfoundation.org

National Crime Prevention Council
2001 Jefferson Davis Highway • Suite 901 • Arlington, VA 22202
202-466-6272 • www.ncpc.org

A First Apartment can be a wonderful place to live, but it is also a potential target for crime. Here are some tips to help keep your apartment safe:

1. Keep your apartment clean and well-maintained. This will make it more difficult for potential burglars to notice.
2. Install a security system. A security system can help deter crime and alert authorities if a break-in occurs.
3. Use a deadbolt lock on your front door. Deadbolts are much more secure than regular door locks.
4. Keep your windows and doors closed when you are not home. This will make it more difficult for intruders to enter your apartment.
5. Use a timer for your lights. Timers can help create the illusion of occupancy even when you are not home.
6. Keep your mail and newspapers in a secure location. This will prevent intruders from knowing when you are not home.
7. If you are going out of town, let your neighbors know. They can help keep an eye on your apartment while you are away.
9. If you leave your apartment, always lock your door and close your windows.
10. If you see any suspicious activity, call the police immediately.

By following these tips, you can help keep your first apartment safe and secure.
Your First Time Getting a Credit Card

Compare competing credit card offers. The cost of annual percentage rate (APR): The cost of a yearly basis. Use this figure to print your first credit card application. Keep a record of your account numbers, their expiration dates, and the phone number and print on your first credit card application.

Here are some of the important terms you’ll need to be familiar with when you read the fine print on your first credit card application. Always notify your card company of a change of address well in advance of your move.

Credit Line:
The amount of money you can use to charge on a credit card.

Annual Fee: The cost of having your check returned. In addition to interest, some card issuers charge an annual fee that is billed once every 12 months.

Grace Period: The length of time you have to pay your credit card bill in full without incurring interest.

Default Rate: The interest rate that will be charged if you fail to pay your credit card bill on time.

Penalty APR: An increased interest rate that will be charged if you fail to pay your credit card bill on time.

Late Payment Fee: A fee for being late paying your credit card bill.

Interest Rate: The amount of money you will be charged for using your credit card.

Credit Score: A number used by creditors to determine whether you are likely to pay back a loan on time.

Credit Report: A record of your credit history that is compiled by credit bureaus, such as Experian, Equifax, and TransUnion.

Credit Card: A plastic card that you can use to make purchases in your name.

Credit History: A record of your credit usage and payment behavior.

Credit Limit: The maximum amount of money you can use to charge on a credit card.

Credit Utilization: The amount of money you have used on your credit card, measured as a percentage of your credit limit.

Credit Utilization Ratio: The percentage of your credit limit that you are using.

Credit Score Range: The range of credit scores that you are eligible for.

Credit Card Balance: The amount of money you have charged on your credit card.

Credit Card Payment: The amount of money you have paid towards your credit card balance.

Credit Card Payment Due Date: The date by which you must pay your credit card bill in full.

Credit Card Minimum Payment: The minimum amount of money you must pay towards your credit card bill to avoid late fees.

Credit Card Statement: A monthly statement that shows your credit card activity and credit card payment due date.

Credit Card Account Number: A unique number that identifies your credit card account.

Credit Card Application: The document that you must complete in order to receive a credit card.

Credit Card Approval: The decision made by a credit card issuer to grant you a credit card.

Credit Card Denial: The decision made by a credit card issuer to reject your credit card application.

Credit Card Approval Letter: A letter that is sent to you if your credit card application is approved.

Credit Card Denial Letter: A letter that is sent to you if your credit card application is denied.

Credit Card Application Fee: A fee that you must pay when you apply for a credit card.

Credit Card Approval Fee: A fee that you may be charged if your credit card application is approved.

Credit Card Denial Fee: A fee that you may be charged if your credit card application is denied.

Credit Card Approval Letter: A letter that is sent to you if your credit card application is approved.

Credit Card Denial Letter: A letter that is sent to you if your credit card application is denied.

Credit Card Approval Fee: A fee that you must pay when you apply for a credit card.

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More and more young adults are turning to dating services to escape the landmines of singles bars, blind dates, and being fixed up by friends and relatives.

Tips for Selecting a Dating Service

There are many good dating services. Unfortunately, there are also disreputable ones eager to take advantage of those who may be vulnerable. The good ones are run like any other business and have reputations to protect. To make sure you are dealing with a legitimate business, and to make sure the money you invest in this service will be well spent, follow the tips below.

- Use dating services that friends and colleagues recommend.
- Check the service’s reputation with the Better Business Bureau.
- Search the Web for any news articles about the service that may indicate whether customers have been satisfied with it or whether there have been complaints against it.
- Check for complaints against the service with your local government’s licensing agency and consumer protection agency.
- Check for criminal complaints against the agency with your local or state law enforcement agency.

In addition, those looking for a dating service might want to consider whether the dating service

- Prescreens its clients for sex offender status or criminal records that may indicate a history of violence or domestic abuse
- Verifies that the factual information about its clients that it will post or otherwise present to other clients is accurate
- Has a good record of successful matches

Staying Safe While using a dating Service

- Use a disposable email account for contact purposes.
- Don’t give out your home phone number or address.
- After you’ve emailed for a while and decide to talk on the telephone, be wary of someone who only wants you to call a cell phone number or a work number. That’s a possible sign that there’s a spouse or another friend in the picture.
- Block the telephone number if you don’t want to hear from someone again or if you find the person undesirable for any reason.
- Always tell a friend or relative where you are going on a date, who you are going with, and when you expect to get back.
- Take your own transportation.
- Go to a public place, like a restaurant, on the first few dates, or arrange to go with another couple or a group of friends.
- Consider a lunchtime engagement for the first date.
- Never go home with a stranger on the first date or bring him or her back to your place.
- Don’t get intoxicated during your date. If you are going home with a stranger on the first date, never go home with a stranger on the first date. Never go home with a stranger on the first date.
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- If the subject of money comes up early in the communications, be extremely cautious.
- If responses to your emails come back almost instantly and don’t appear to respond to or address the points in your emails, be suspicious.
- Once your relationship becomes advanced, be wary of claims that the correspondent is stuck abroad.
- Be aware if your flame says he or she needs money to buy a ticket to come to the United States to marry you.
- Is your sweetie impossibly beautiful or handsome? Be suspicious. Some of the con artists who perpetrate romance scams use the photos of professional models, who prepare romance scams use the photos of professional models.

Romance Scams

- If someone you’ve just started emailing with falls head over heels in love with you and seems too good to be true, it probably is.
- If the subject of money comes up early in the communications, it’s almost always a sign of trouble.
- Once the money is sent, it can never be recovered. It’s better to be embarrassed than broke!

Tips for Seeking a Dating Service

- Use a disposable email account for contact.
- Use a disposable email account for contact.
- If you’ve had a good experience with a dating service, let others know about it.
- If you’ve had a bad experience with a dating service, let others know about it.
- If you have any evidence of a dating service’s misbehavior, report it to your local law enforcement agency.
Whether traveling on spring break, your first business trip, or your first vacation alone, here are some tips that may help you get the most out of your trip without undue worry.

**Booking online**

- **Always book with a major travel site** whose reputation you know or that has been recommended by classmates, friends, or colleagues. Don't be fooled by a disreputable site that may offer steeply discounted prices but not deliver the promised tickets or hotel reservations.
- **If you are unfamiliar with the site**, check its reputation with your state consumer protection agency or the Better Business Bureau.
- **Always make sure you read the fine print and understand the cancellation terms and penalties.**
- **Before you enter your credit card information**, look for the letters “https” in the Web address. These letters indicate that you are dealing with a secure site and it's safe to enter your credit card number.

**Personal Safety**

- **Always make sure someone at home knows where you’re going, when you’re leaving, and when you’re scheduled to return.**
- **Never carry large sums of cash with you.** Plan on using your debit cards, credit cards, or travelers checks while you are traveling.
- **Always call your debit card or credit card issuer before you travel** and alert the fraud department of your travel plans. If you don’t, you may find that your card is blocked when you go to use it. Fraud departments are alert to your customary purchase areas and may suspect your card has been stolen if you use it in a different area.
- **Never flash money, jewelry, or other valuables.**
- **Keep jewelry and money in the room safe or hotel safe at your destination. Keep electronics and your camera in the room safe when you’re not using them. Always keep them out of sight of the window or the open door.**
- **Never leave valuables in view when you expect the room to be serviced or otherwise visited by hotel personnel.**
- **Map out your route in advance when you leave the hotel.**
- **Try to find a “buddy” to share your excursion with you, especially at night.**
- **If you have to walk down a deserted street**, walk down the middle of the street, not along the sidewalk.
- **Don’t get intoxicated.**
- **Don’t go home with or back to a stranger’s room, and don’t invite a stranger or someone you just met to your room.**
- **Don’t give out your room number to anyone.**
- **Don’t leave your credit card number with a service, and that it lists too.**
- **If hotel personnel give out your room number within earshot of other people, ask to have your room changed.**
- **Never give out your room number to anyone.**
- **Never go home with or back to a stranger’s room, and don’t invite a stranger or someone you just met to your room.**
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**International Travel**

- **Sign up for the Smart Traveler Enrollment Program at the U.S. Department of State so it can assist you in case of an emergency. Go to https://travelregistration.state.gov.**
- **Guard your passport.** Passport theft and fraud are growing problems as passports can be used in money laundering, narcotics trafficking, terrorism, and for illegal entry into the United States. Contact the nearest U.S. embassy or consular office if your passport is lost or stolen.
- **Obey all local laws, especially as regards personal safety and international travel.**
- **If you are unfamiliar with the area, look through the peephole and see who is at the door before you open it. Or, call the hotel desk and ask if they have sent a staff member to your room.**
- **Leave the lights on and a radio or the TV on when you are not in the room to make it seem as if the room is occupied when you are not in the room.**
- **Never leave your room unattended.**

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Distracted driving is getting worse. Here are some ways to ensure that you keep your eyes on the road, your mind focused on driving, and your hands on the wheel.

According to the U.S. Department of Transportation, nearly 5,500 people died and half a million were injured in accidents involving a distracted driver in the United States in 2009. Road deaths are the leading cause of death for young people worldwide—including the United States, according to a survey by the American Automobile Association.

But the most revealing figures come from the National Highway Traffic Safety Administration and the Virginia Tech Transportation Institute: 80 percent of automobile accidents and 65 percent of near-misses involve at least some form of driver distraction within three seconds of the crash or near-miss.

Distracted driving is nothing new. There are three types of distractions—anything that takes your eyes off the road (visual); mind off the road (cognitive); and hands off the steering wheel (manual).

Here are some tips to help you stay safe while driving and minimize the chances that you’ll become distracted.

- Don’t eat while driving. Fumbling around to open a bag or package of food is a distraction. So is diving for that French fry that fell on your lap. Your mind is on the food, not on the road.
- Don’t fumble for something on the floor of the car.
- Don’t reach for the glove compartment.
- Don’t smoke.
- Don’t let your pet run loose in the car.
- Never let your pet sit in your lap while you’re driving.
- Don’t adjust the car’s controls (air conditioning, seat, mirrors, etc.) while driving. Take care of them before you leave your parking spot.
- Don’t fumble with a CD case or insert a CD.
- Don’t make phone calls while you’re driving.
- Don’t fumble with a GPS while you’re driving.
- Don’t gawk at an accident, a car pulled over by law enforcement, construction work, or a highway billboard. You’re the driver. This isn’t your day to sightsee—unless you want to pull over at the scenic overlook.
- Don’t drive down the street looking for a specific address. Don’t drive down the street to find a parking spot or look for a special event. Allow yourself enough time to get to your destination without being distracted while you’re driving.
- Never check your email while you’re driving.
- Never text while driving.
- Don’t talk on a cell phone while driving.
- Never check your voice mail while you’re driving.
- Never check your calendar while you’re driving.
- Don’t listen to music or watch videos.
- Don’t shave.
- Don’t put on makeup.
- Don’t comb or brush your hair.
- Don’t put on nail polish.
- Don’t read the newspaper.
- Don’t put in contact lenses or eye drops.
- Don’t eat.

Are you being driven to distraction?
It can be a tough world out there, especially if you’re a recent high school or college graduate looking for your first full-time job. While your lack of work experience can sometimes put you at a disadvantage, you can often overcome that obstacle by demonstrating eagerness, initiative, and responsibility. You can put those same skills to work when you look for a job.

What to Look for Before You Use an Online Job Site

Each job site is governed differently. To keep your information safe, you need to know before you use a site how your information will be used, tracked, and whether there is any charge.

- Look for the site’s privacy policy, read it, and make sure you agree with the policy. The privacy policy is a legal document that explains how the personal data you enter will be used and distributed. If there is no privacy policy, don’t use the site.
- Determine whether you have to register with the site before searching for job listings. Registration usually requires, at a minimum, providing your name and email address and other basic information. If you don’t want to provide this information, don’t register.
- Determine whether you can apply for a job without registering.
- Find out whether cookies are required to use the site. Accept only session cookies. To minimize the dangers of tracking cookies, see if you can use anonymizing services such as Anonymizer.com or Torproject.org to look for postings.
- Read all the way through to make sure you are clear about what charges there will be for using the site. Some sites will require you to pay for listings only when you have selected a listing, others charge only when you have obtained a job, and others charge nothing at all.
- Since most sites offer free listings, don’t pay unless you have to.
- Never give out your credit card information until you have read all the fine print and agree with all the terms and conditions.

Posting Your Resume Online

To protect yourself against identity theft and other improper uses of your personal data, give out only essential information on your resume.

- Don’t list your date of birth, gender, race, or any other sensitive personal information on your resume.
- Never put your Social Security number on your resume.
- Don’t use your full legal name and don’t give your Social Security number on your resume.
- Never give your Social Security number online.
- Don’t list your Social Security number on your resume. Your Social Security number is your single most important piece of identifying information. Never put it on your resume. Never give it out unless and until you have to.
- Email and Twitter accounts are often flooded with job offers that often boil down to paying money to make money. These emails are often signs of identity thefts. These emails often contain personal information such as your Social Security number and other identifying information. Be careful about what information you share online.

Scams

- Beware of fake job advertisements that arrive by email, through social media, or by phone. They often offer a career opportunity, but ask for your qualifications and personal information first so they can conduct a background check. Don’t get duped into providing personal information. These emails are often signs of identity thefts.
- Email and Twitter accounts are often flooded with job offers that often boil down to paying money to make money. These emails are often signs of identity thefts. These emails often contain personal information such as your Social Security number and other identifying information. Be careful about what information you share online.

Your First Time Getting a Job

You’ve graduated from school, now it’s time to put those skills to work on your first professional assignment—finding a job. It can be a tough world out there, especially if you’re a recent high school or college graduate looking for your first full-time job. While your lack of work experience can sometimes put you at a disadvantage, you can often overcome that obstacle by demonstrating eagerness, initiative, and responsibility. You can put those same skills to work when you look for a job.
According to some estimates, as many as 54 million American workers have been subject to workplace bullying. Moreover, an estimated 2 million acts of violence take place in the American workplace every year.

Workplace bullying is defined as unwanted and unwarranted behavior that a person finds offensive, intimidating, or humiliating and is repeated so as to have a detrimental effect upon a person’s dignity, safety, and well-being.

It isn’t against the law. But if it has sexual, gender, religious, racial, or ethnic overtones, it may be harassment and that is often against the law. And if it results in any type of violence at all, both the perpetrator and the employer will face consequences.

If you are being bullied, take the following steps:

- If you are being bullied, take the following steps:
  - Have a written record of what is going on.
  - Keep a written journal with names, dates, and times of what is going on.
  - Tell a friend or colleague that you trust what is going on. You need support.
  - Don’t react to the bullying behavior.
  - Tell the bully to stop.
  - Don’t engage the bully in a debate about his or her behavior. You may end up getting blamed for a fight.
  - Report the incidents to your supervisor or manager, to the bully’s supervisor or manager, or to your human resources department.
  - Avoid being alone with the bully for any reason.
  - Seek advice from your employee assistance program or a mental health professional if the stress of dealing with the bully is taking too much of a toll on your personal life.

Some estimates are as many as 54 million American workers have been subject to workplace bullying in one year.
As a college student or newly independent young adult, you may believe that you have the skills to make a difference in your community. Many Americans, from all walks of life, all races, all ethnicities, all religions, and of all ages dedicate their time and efforts to helping others. According to the U.S. Bureau of Labor Statistics, 26.3 percent of Americans, or about 62.8 million people, volunteered their services in assistance to others at least once between September 2009 and September 2010.

Undertaking a Community Service project

Whatever your cause, you (and your friends, colleagues, neighbors, or partners) will need to follow certain steps.

- Survey the community and determine its needs.
- Define your goals.
- Organize a governing body, if necessary, with clear lines of communication and authority.
- Design your project to address a real community need.
- Draw up a budget.
- Assess your team's talents and assign tasks.
- Determine what outside help you may need and enlist partners.
- Schedule activities.
- Carry out the project.
- Evaluate progress at key points and redesign as necessary.
- At the conclusion, evaluate, quantify, and document the results of the project.
- Celebrate the project's success and recognize everyone's contributions.
- Hold a media event to generate support for the cause.
- Register your event on www.celebratesafe-communities.org.

A Word to the Wise is Sufficient

Volunteer leaders with experience organizing projects offer these additional tips for project organizers or team leaders.

- Allow plenty of time—more than you need—and build it into the schedule.
- Be realistic about the abilities and talents of volunteers. This can work both ways. A small group of skilled volunteers will sometimes be more effective than a large group with unproven skills.
- Establish continuous, open lines of communication with fellow volunteers, team members, agencies, and the community.
- Remain open to new ideas.
- Have the courage to let fellow group members make mistakes without trying to tell them what to do.
- Share leadership roles with other group members.
- Be more inventive than a large group with a motor of skilled volunteers will sometimes get things done.

Volunteer Opportunities

Volunteer Match, www.volunteermatch.org


Volunteers for Peace, www.vfp.org

Families With Purpose, www.familieswithpurpose.com/familygiving.html

Volunteer opportunities

Community Service Projects, EPA Teaching Center, www.epa.gov/teachers/community-projects.htm

Do Something, www.dosomething.org

National Crime Prevention Council, 1400 16th Street, NW • Suite 600 • Washington, DC 20036 • 202-736-3257 • www.wirelessfoundation.org

National Crime Prevention Council, 2001 Jefferson Davis Highway • Suite 901 • Arlington, VA 22202 • 202-466-6272 • www.ncpc.org

Your First Time Planning a Community Service Project

Helping others is an American tradition. Whatever your cause, here's how to carry out a successful project.

More Information

The Wireless Foundation

The Quebec Learners’ Network, http://www.qln.ca/PlanningYourProject.html

National Crime Prevention Council


Volunteer opportunities

More Information


More Information

Compliance with requirements will sometimes get things done.
Parties are a way to celebrate a special occasion, meet new people, find that special someone, or blow off steam after a long week at work. It's hard to imagine that parties can have a downside. But, as with anything, it's better to be safe than sorry. Some practical tips for staying safe while having a good time follow.

Have a great time, but...

- Always tell someone where you're going, with whom, and when you expect to return.
- Plan how you're going to get home before you leave for the party.
- Take a charged cell phone with you.
- Go with a friend—the "buddy system" is always best.
- Stick with your friends.
- Don't wander off alone.
- Don't give out your phone number or business card.
- Don't share a lot of personal information with strangers.
- Keep an eye out for your friends and be prepared to help if they seem to need it.
- Plan to do something besides drink, like dancing, socializing, or eating.
- Some people are "bad drunks." Get away if someone you're with is starting to behave in a threatening manner.

- Eat something before you drink.
- Never leave your drink unattended. Someone could put something in it.
- Never let someone top off your drink unless you know what's in the bottle.
- Never drink from someone else's glass or bottle.
- Pace yourself. Getting drunk isn't as fun as it looks. Hangovers hurt. Getting sick is horrible. And people die of alcohol poisoning.
- Don't binge-drink or take part in drinking games like beer pong.
- If you're at an office party or happy hour after work, think about what you may look like to your colleagues or your supervisor if you get drunk.

Drugs

- Don't do drugs. Don't do drugs at a party.
- Drugs are illegal. Don't do drugs unless you want to risk being arrested.

Sex

- Don't let anyone make you think that sex is the "normal" way to end the evening.
- Know your sexual limits, and make sure your partner knows them as well.
- Practice safe sex. Protect your partner's sexual integrity. Protect your own.
- Respect your partner's sexual limits.
- If you're not comfortable, stop. Drink more water. Never use fear or pressure to do something you're not comfortable with.
- Practice protected sex.
- Face your sexual feelings head on. If you're not comfortable, stop.
- Never drink from someone else's glass or bottle.
- Never share a drug with someone else.
- If you're not comfortable, stop.

Driving

- Thirty-two percent of fatalities in U.S. car accidents—about 17,000 deaths a year—are the result of alcohol-impaired driving. These crashes occur four times more at night than during the day. And according to the National Highway Traffic Safety Administration, 38 percent of fatalities during the Christmas holidays and 41 percent over the New Year's holiday are caused by drunk drivers. Drunk drivers are responsible for 35 percent of all traffic fatalities in the U.S., according to the National Highway Traffic Safety Administration.
- Don't drink and drive. Don't drink and drive, even if you think you can handle it. And always have a designated driver.
- Consider taking a taxi or public transportation to the party. It's a fun and relatively safe way to travel. And no one will have to worry about losing—or taking away—the keys.

Have a great time, but...

- Don't be a drunk driver. Eat something before you drink.
- Don't drink and drive. Don't drink and drive, even if you think you can handle it. And always have a designated driver.
- Take a charged cell phone with you.
- Go with a friend—the "buddy system" is always best.
- Stick with your friends.
- Always tell someone where you're going.
- Have a great time, but...

Parties are always a great time!
You may be helping gangs or organized crime when you buy a counterfeit CD or DVD from a street vendor. The vendors are frequently supplied by gangs that purchase the products overseas. The profits help fund their gang and drug activities. And that hurts all of us.

Technology has made downloading movies and music easy and convenient. Fifty-six percent of those in one recent study reported having watched a DVD on their personal computer in the last year, while 25 percent had watched a TV show. Sadly, only 20 percent of those who had downloaded movies had paid for them.

When music and movies are illegally counterfeited or downloaded, people lose their jobs. It’s as simple as that. Worse, illegally counterfeiting a movie or CD and selling it are all illegal. Under federal law, illegal downloaders can be fined as much as $150,000 per music track. One woman was fined $1.9 million for illegally downloading 24 songs. And four men who ran a site that illegally downloaded movies were each sentenced to a year in prison.

The laws that are broken when music and movies are counterfeited and sold or downloaded involve copyright laws. Copyright infringement—the practice that is illegal—occurs when someone reproduces a work that is copyrighted without the permission of the copyright owner or without paying for the work. This is also called intellectual property theft.

One study showed that only 40 percent of people thought that illegally downloading a copyrighted movie from the Internet was a serious offense. But 78 percent thought that stealing a DVD from a store was a criminal act.

People seem to believe that when they illegally download or buy a counterfeit copy of a movie they’re not hurting anyone because the movie or record producer is a big company with deep pockets. But the law is the law.

When music and movies are illegally counterfeited, broad bands of people lose their jobs. A recent study by the Wireless Foundation found that the illegal downloading of music and movies cost the U.S. economy 14,000 jobs and $2.5 billion each year.

Do it legally.

Here are some tips to follow to ensure that you keep your downloading safe and legal.

- Buy your music or movie directly from a legal website that has purchased the music and is reselling it properly.
- Buy CDs and DVDs from a bricks-and-mortar store or order them from an online store whose name you recognize and trust.
- Don’t burn CDs and DVDs for friends and relatives. Don’t make copies to use as gifts.
- Don’t download or watch something that was not intended for you.
- Delete illegal sharing software from your computer.
- Report software piracy to the proper authorities.
- Don’t steal or sell pirated material.
- Keep your downloading safe and legal.

Do it legally.

And here are some tips to follow to ensure that you keep your downloading safe and legal.

- Avoid downloading copyrighted material.
- Use authorized websites.
- Respect intellectual property.
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- Use authorized websites.
- Respect intellectual property.
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If it seems at first that there's a type of insurance for every type of loss, there probably is. You need to think about what you really need insurance for, and how much insurance you need. Then some quick research on the Web will get you started.

Tips for Buying Insurance

Regardless of the type of insurance you buy, follow the tips below.

- Guard your personal information.
  - Never give out your Social Security number.
  - It's OK to give out your age, but don't give out your date of birth.
  - Don't give out your street address when asking for a quote; the insurer should ask for your city and state or zip code only.
  - Never give out your phone number.

- Don't give out credit card information unless you are using it to purchase a policy and you initiated the contact.

- Make sure the company and any specific agent are licensed to do business in your state by contacting the state insurance commissioner.

- Contact both the state consumer fraud office and your local office for complaints against the company and the agent.

- Look for accreditation by the Better Business Bureau.

- Make sure you understand what you're buying, and how much it will cost, before you buy.

- Read all the fine print carefully.

- Make sure you understand all the provisions concerning cancellation, especially those involving late payments, and those concerning time limits on submitting claims.

- Always read a policy yourself, rather than allowing an agent to read it to you.

- Be sure to read the entire policy.

- Buy.

- Make sure you understand what you're buying.

- Always save promotional material about an insurance policy.

- Make sure you receive an original copy of the insurance policy within 60 days, not just a photocopy. This will protect your rights.

- Note that communities with established security, like gated communities or communities with security personnel, may make the complex eligible for significantly lower insurance premiums.

- Your parents' homeowners' insurance provider may cover your apartment or provide a lower cost policy.

Health Insurance

- Check to see whether the policy has a waiting period.
- Make sure the policy doesn't cover just a discount for services by a single health care provider. This isn't insurance at all.

Identity Theft Insurance

- Beware of any company that solicits your identity theft insurance business by email. It probably isn't legitimate and may be engaged in a phishing scam.
- Check with your consumer protection agency for complaints.
- Make sure you understand the coverage and limits.

Renters Insurance

- It may be more affordable to get your insurance from your renter's insurance or auto insurance provider at a substantial discount if you already have another insurance policy with that insurer. It may also be offered by a credit card issuer.
- Beware of any company that solicits your identity theft insurance business by email. It probably isn't legitimate and may be engaged in a phishing scam.
- Check with your consumer protection agency for complaints.
- Make sure you understand the coverage and limits.

Your First Time Buying Insurance

You've decided to buy an insurance policy. Here are some tips to make your purchase as easy and worry-free as possible.

1. Compare policies from different providers.
2. Read the policy carefully.
3. Ask questions if you don't understand anything.
4. Make sure the policy covers what you need.
5. Compare rates from different providers.
6. Read reviews from other customers.
7. Ask for referrals from friends or family.
8. Make sure the policy is valid.
9. Make sure the policy is easy to understand.
10. Make sure the policy is affordable.

Insurance Information Institute, http://www.iii.org/insurance_topics
This is an exciting time in the field of crime prevention. Crime prevention is being recognized across the country by state and local governments, school boards, and corporations and business groups—like CTIA-The Wireless Foundation—that recognize that the most ethical and cost-effective path to keeping our citizens and communities safe is by preventing crime before it happens.

The National Crime Prevention Council offers a huge array of resources and programs for the crime prevention practitioner and citizen alike. Detailed information on the partial list of campaigns, activities, programs, and resources below is available at NCPC’s website, www.ncpc.org. NCPC also presents a newly designed website for children, www.mcgruff.org, which features games, puzzles, cartoons, and stories with crime prevention themes for children.

**NATIONAL CRIME PREVENTION ASSOCIATION (NCPA)**
The NCPA is NCPC’s individual membership association for crime prevention practitioners. It offers training, resources, conference opportunities, information sharing, and other benefits. It also offers national certification for expert crime prevention practitioners.

**CRIME PREVENTION COALITION OF AMERICA (CPCA)**
The CPCA is a nonpartisan group of more than 400 national, community, state, and federal organizations united to promote citizen action to prevent crime.

**CIRCLE OF RESPECT**
The Circle of Respect seeks to promote respect as a way to manage conflict and prevent criminal behavior. It includes the Circle of Respect Book Club, which features noted authors in live discussions and online podcasts, and many other resources.

**BESMARTWIRELESS.COM**
The “Be Smart. Be Fair. Be Safe: Responsible Wireless Use” initiative equips parents and teachers with tools to teach kids about responsible mobile device use. The website includes tips for parents, lesson plans for educators, and a toolkit with links to parental controls, content filters, and other resources available from your wireless carrier.

**NATIONAL CAMPAIGNS**

**Cyberbullying**
NCPC offers a multimedia campaign aimed at keeping kids safe from bullying over the Internet and with wireless devices.

**Bullying Prevention**
Bullying is a serious problem. NCPC has years of experience in helping kids, parents, teachers, and others deal with it.

**Internet Safety**
This campaign is intended to teach children how to stay safe while exploring all the digital potential of modern computer technology.

**Identity Theft**
NCPC is giving people the information they need to keep their personal information secure. A PDF of NCPC’s popular identity theft publication is available at NCPC’s website, www.ncpc.org.

**Senior Fraud**
Through a publication and support to local crime prevention, NCPC is teaching senior citizens that “It’s not rude—it’s shrewd” when it comes to saying “no” to suspected fraudsters.

**Rapid Response**
Ten rapid response public service announcements are available for radio. They are intended to provide rapid prevention information when a community is being hit by a particular type of crime.

**PROGRAMS**
NCPC conducts ongoing work on everything from school safety and workplace safety to preventing violent crime and promoting personal safety. Other topics of concern include ex-offender reentry, hate crimes, crime prevention through environmental design, and Halloween safety. NCPC carries out work in many other areas. Please go to www.ncpc.org to view the complete range of NCPC’s work.

**TRAINING**
NCPC offers training on a wide range of crime prevention topics. A current offering is Crime Prevention Through Environmental Design: Abandoned Properties and Foreclosed Homes. NCPC’s training team also offers numerous webinars on Crime Prevention Basics; Crime Prevention Trends; Preventing Gang Violence in Your Community; School Safety; Children and Youth Programs: Educating Youth, Empowering Communities; and Overview of Bullying and Cyberbullying. NCPC’s training is available on a fee-for-service basis and can be custom-tailored to meet the needs of local sites and conditions. Information is available at www.ncpc.org.

**NEWSROOM**
NCPC’s communications team offers an online Newsroom with a vast array of resources that can be used when working with local print, cable, and broadcast news outlets. Go to www.ncpc.org.
IMPORTANT WEBSITES

**Consumer Protection Organizations**
- Consumer Action Website
  - www.consumeraction.gov/state.shtml
- Consumers Union
  - www.consumersunion.org
- Federal Trade Commission Consumer Information
  - www.ftc.gov/bcp/consumer.shtm
- National Association of Consumer Advocates
  - www.naca.net

**Cyberbullying and Cyber Education**
- CTIA - The Wireless Association
  - www.ctia.org
- CTIA - The Wireless Foundation
  - www.wirelessfoundation.org
- CyberAngels Internet Safety Program
  - www.cyberangels.org
- i-SAFE
  - www.isafe.org
- GetNetWise
  - www.getnetwise.org
- NCPC’s Website for Children
  - www.mcgruff.org
- NCPC’s Campaign Against Cyberbullying
  - www.ncpc.org/topics/cyberbullying
- NCPC’s Circle of Respect
  - www.circleofrespect.org
- U.S. Department of Health and Human Services in partnership with the Department of Education and Department of Justice
  - www.stopbullying.gov

**Intellectual Property Theft/Copyright Theft**
- Federal Bureau of Investigation
  - Intellectual Property Theft section
  - www.fbi.gov/about-us/investigate/cyber/ipr/ipr
- U.S. Copyright Office
  - www.copyright.gov
- U.S. Department of Justice
  - Computer Crime and Intellectual Property Section
  - www.cybercrime.gov/
- U.S. Department of Justice Cyberethics
  - www.justice.gov/criminal/cybercrime/cyberethics.htm
- World Intellectual Property Organization
  - www.wipo.int/portal/index.html.en

**Internet Safety**
- Federal Trade Commission
  - Bureau of Consumer Protection
  - Identity Theft
    - www.ftc.gov/bcp/edu/microsites/idtheft
- Internet Crime Complaint Center
  - Federal Bureau of Investigation
    - National White Collar Crime Center
    - www.ic3.gov/default.aspx
- LifeLock
  - www.lifelock.com
- National White Collar Crime Center
  - www.nw3c.org

**U.S. Department of Justice Wired Safety for Kids**
- www.justice.gov/criminal/cybercrime/rules/kidinternet.htm

**National Crime Prevention Council**
- Celebrate Safe Communities
  - www.ncpc.org/programs/celebrate-safe-communities/
- Circle of Respect
  - www.circleofrespect.org
- NCPC’s Main Website
  - www.ncpc.org
- NCPC’s Website for Children
  - www.mcgruff.org

**Sexual Harassment and Violence**
- National Center for Victims of Crime
  - www.ncvc.org
- National Violence Against Women Prevention Research Center
  - www.musc.edu/vawprevention
- Rape, Abuse, and Sexual Incest National Network (RAINN)
  - www.rainn.org
- WHOA (Working To Halt Online Abuse)
  - www.haltabuse.org

**U.S. Securities and Exchange Commission Internet Fraud**
- www.sec.gov/investor/pubs/cyberfraud.htm

**U.S. Department of Justice**
- Office of Justice Programs
  - www.ojp.usdoj.gov
  - Bureau of Justice Assistance
    - www.ojp.usdoj.gov/BJA
  - Bureau of Justice Statistics
    - http://bjs.ojp.usdoj.gov
  - National Institute of Justice
    - www.ojp.usdoj.gov/nij

**Office for Victims of Crime**
- www.ojp.usdoj.gov/ovc

**Office of Juvenile Justice and Delinquency Prevention**
- www.ojjdp.ncjrs.org

**Sex Offender Sentencing, Monitoring, Apprehending, Registering, and Tracking Office (SMART)**
- www.ojp.usdoj.gov/smart

**Office on Violence Against Women**
- www.ovw.usdoj.gov

**Other Organizations**
- CTIA – The Wireless Association
  - www.ctia.org
- CTIA – The Wireless Foundation
  - www.ctia.wirelessfoundation.org
- International Association of Chiefs of Police
  - www.theiacp.org
- National Sheriffs’ Association
  - www.sheriffs.org
The National Crime Prevention Council (NCPC) is a private, nonprofit tax-exempt 501(c)(3) organization whose primary mission is to be the nation's leader in helping people keep themselves, their families, and their communities safe from crime. NCPC’s strategic plan is centered on four goals: protect children and youth; partner with government and law enforcement to prevent crime; promote crime prevention and personal safety basics; and respond to emerging crime trends. NCPC offers training, technical assistance, and a national focus for crime prevention, and acts as secretariat for the Crime Prevention Coalition of America—more than 400 national, federal, state, and local organizations representing thousands of constituents who are committed to preventing crime. It also operates demonstration programs and takes a leadership role in comprehensive community crime prevention strategies and youth crime prevention. NCPC manages the nationally recognized McGruff® “Take A Bite Out Of Crime®” public service advertising campaign.

This publication was made possible through a grant from the Wireless Foundation. Founded by the members of CTIA—The Wireless Association in 1991, The Wireless Foundation offers programs that harness the power of wireless technology to benefit American communities. The Foundation’s mission includes making parents aware of the tools available from their wireless carriers that can help keep their children’s mobile experience safe, as well as helping kids understand the importance of responsible wireless use. For more information, go to www.wirelessfoundation.org.