

## THE CAPABLE CONSUMER: FINDING YOUR PURCHASING SUPERPOWER

Navigating the online marketplace can indeed be challenging. Unfortunately, e-commerce tips the advantage away from the consumer and towards very sophisticated marketers. Whether dealing with a small business on Main Street or a giant firm on Madison Avenue, it is difficult to know who to trust or how to discern a true bargain from a real rip-off. How do you sort fact from fiction and take control of your purchasing power? Most importantly, how do you protect yourself from being duped out of money or having your identity or account information stolen by hackers? In this course, we will cover critical aspects of being both a transactional and a relational shopper. We will discuss factors that can affect information perceptions and good buying decisions. And we will offer a variety of resources to enhance your ability to make safe, sharp, and savvy purchasing decisions with sellers you can trust. We will hear from expert speakers, learn about valuable resources, and engage in helpful discussion. Being a capable consumer will change how you respond to social media messages and how you approach online shopping experiences for products and services big and small. You will gain confidence and clarity through six enlightening discussions.



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### YOUR INSTRUCTOR: Susan Loyd, MA



Susan Adams Loyd is chief executive officer of Better Business Bureau serving Minnesota & North Dakota. Loyd is regarded as an expert in ethical business practices, customer service strategies, and consumer protection. She is passionate about educating buyers to be astute in their purchasing decisions and particularly in protecting themselves from fraud and deception. She is a frequent contributor to the media and panel discussions on factors that make certain consumers more at-risk. In her series *The Capable Consumer*, she teaches empowering techniques and practical tips to safeguard one's identity and financial assets and to bolster acumen in knowing who to trust, especially in this online world.

**THURSDAYS, OCTOBER 10 THROUGH NOVEMBER 14**

**11am AK | Noon PT | 1pm MT | 2pm CT | 3pm ET**

Each session is 90 minutes

- Live Lecture 1, Thursday, October 10
- Live Lecture 2, Thursday, October 17
- Live Lecture 3, Thursday, October 24
- Live Lecture 4, Thursday, October 31
- Live Lecture 5, Thursday, November 7
- Live Lecture 6, Thursday, November 14

To register, please contact your local Osher Institute.