

Making **the** Connection

How to Go **Online**



You hear about the Internet all the time – on

the news, in conversations with other people, and in advertisements. But you're not sure about going online. What can it do for you? Is it safe? How do you get started?

The National Consumers League created this guide to help answer these questions and give you the information you need to "make the connection" to the Internet. A glossary is included to help you understand some basic online terms.

Why Go Online?

→ You can save time and money, communicate with people quickly and easily, get information you need, and have fun on the Internet. Here are just some of the things you can do:

Exchange messages, photos and documents with friends and family;

Shop for all kinds of products and services, from airline tickets to antiques, rental cars to real estate;

Keep track of your finances and pay bills;

Plan trips, get maps, even find out what the weather will be at your destination;

Buy and sell stocks;

Contact government agencies and other sources of information and assistance;

Get information and advice about health issues; and

Discuss your hobbies or other topics with people who have the same interests as you.

Think of the Internet as a tool that you can use as much or as little as you want, any time, from anywhere. You can learn how to do new things gradually – it's not necessary to be a computer expert. You don't even need your own equipment and Internet access; you may be able to go online free at your local library, school, or community center.

Is It Safe To Go Online?

▶ Going online is a lot like going for a walk, using the telephone, or answering a knock on your door. The same common-sense precautions apply.

8 Common-Sense Online Safety Rules

- ➊ Guard your online account numbers carefully so no one else can use them pretending to be you.
- ➋ Don't give your address or other personal information to strangers you "chat" with online or who send you email.
- ➌ Don't believe promises of big profits, risk-free investments, easy credit, or valuable prizes.
- ➍ Do business with companies and charities you know and trust, and check out unfamiliar ones with your local or state consumer protection agency and the Better Business Bureau.
- ➎ Find out how personal information you may be asked to provide will be used, whether it will be shared with others, and how you can control its use.

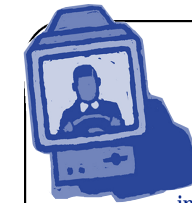
➏ Look for explanations about how your financial and other personal information is safeguarded when you send it and in storage, if it is kept at the other end.

➐ Be wary of documents attached to emails from unknown sources or computer programs offered by unfamiliar Web sites; they may contain computer viruses.

➑ Don't assume that the people you communicate with online are who they say they are; it's easy to mask your true identity on the Internet.

You'll find many easy-to-use online tools to help you protect your online privacy and security. For example, your own computer browser may show whether the information you're sending to a Web site is being securely transmitted. Special software can alert you to computer viruses. And there are many ways to control who tracks your movements on the Internet and determine if a Web site's privacy policy is satisfactory. Your Internet service provider (ISP) may be a good source of information and other resources are listed at the end of this guide.

How Do I Get Started?



Most people go online using a computer with a modem, which is either built-in or a separate item. The modem plugs into the wall outlet for your telephone and

dials a number to reach the service that you have chosen to connect you to the Internet. If you're going to be online a lot, consider getting a second phone line or ask your local or long distance telephone company about other options. For instance, new technology may allow you to connect by telephone without tying up your line.

Depending on the service that's available in your area, you may be able to connect to an Internet service provider (ISP) through your cable television wire or by satellite as an alternative to a telephone line. And instead of a computer, you could go online using equipment such as your television, a cellular phone, or some other wireless device. Technology is changing fast and there are more and more choices for how to go online, so take the time to explore all the possibilities.

No matter what you use to go online, your Internet service provider (ISP) is the gateway. Telephone and cable companies may provide this service, and there are many other companies to choose from as well. Some provide just the basics – email and access to the Internet. Other providers offer extra benefits such as their own online shopping "malls, chatrooms, and customized services."

7 Things To Consider In Choosing Your Internet Service Provider (ISP)

- ❶ Ask your friends and relatives what providers they use and if they're happy with the service they receive.
- ❷ If you plan to connect through a phone line, choose a service that has a local number to dial in so you won't have to pay toll-charges while you're online.
- ❸ Look for companies you can reach both online and offline (by a local or toll-free number) if you need help and that have customer service 24 hours a day, seven days a week.
- ❹ Find out what features different providers offer and decide which are most important to you.
- ❺ Compare prices. Some providers charge flat monthly fees; some charge by the minute; and others may give you a choice or combination of both. Some even provide free service, but you may have advertisements appear on your screen in exchange.
- ❻ Know the provider's privacy policy. Find out what information is collected about you, how that information is used, and how you can control your personal information.
- ❼ Pay attention to security. Find out how your personal information is protected from inappropriate access by others outside and inside the company.

Some Internet service providers (ISP) offer discounts if you sign up for a long-term contract and pay in advance. But things change quickly, and companies come and go. It may make more sense to sign up for service that gives you the flex-ibility to change to another provider easily if you choose.

How Can I Find Out More?

► There are lots of good books, newspaper, and magazine articles about going online. Basic Internet classes may be available at local schools, community centers, libraries, or senior centers. Once you go online, you'll find information about privacy and security and other helpful advice from many sources, including the National Consumers League. So get connected, and have a wonderful time!

Basic Online Terms

Browser: A computer program that helps you find your way around on the Internet.

Chat: A live discussion with people who gather at a particular place (called a chatroom) online and type messages that others who are there can read and respond to immediately.

Cookie: A bit of electronic information that can be placed in your computer when you visit a Web site to track what you look at there, recognize you when you return, and in some cases, track where else you go on the Internet.

Email: An electronic message that is typed and sent to a specific person or group of people.

Encryption: A method used to scramble information such as a credit card account number so it can be transmitted securely and unscrambled only by the person for whom it was intended.

Internet: A global system that allows computers to communicate with each other.

Internet Service Provider (ISP): A company that provides access to the Internet and may also offer other online services to members or subscribers.

Hardware: A computer, screen, keyboard, and other equipment.

Newsgroup: A place where you can post messages for others to read later.

Software: A program that tells computers how to do specific things.

Spam: Unsolicited email, sometimes referred to as "junk email."

Virus: A computer code that can damage your files or disrupt your computer system. Special software can warn about viruses and sometimes fix the damage they cause.

Web Site: A place on the Internet that is made up of one or more "pages" and may be created by an individual, an organization, a government agency, a school, or a company to offer information and, in many cases, to allow interactive communication with visitors.

Basic Online Resources

- National Consumers League, www.nclnet.org
- Center for Democracy in Technology, www.cdt.org
- Center for Media Education, www.kidsprivacy.org
- Electronic Privacy Information Center, www.epic.org
- GetNetWise, www.getnetwise.org
- Federal Trade Commission, www.ftc.gov
- Privacy Rights Clearinghouse, www.privacyrights.org
- U.S. Federal Government Resources www.firstgov.gov



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