



FREE RESOURCE • ONLINE SAFETY

Q4 Reset

12 weeks to a safer online life, until the end of
2026

October 12, 2026 to January 3, 2027

12-week plan

Black Friday guide

Offer-check checklist

Emergency plan

Protecting the digital frontier.
Your security is our priority.

safewiz.eu



START HERE

How to use the plan

You do not have to change everything in one day. Do one action per week, tick it off and move on. The plan reduces online risks but does not remove them: there is no 100% protection.

1

Note where you are starting from

Tick what you already have below. What stays unticked helps you choose priorities.

2

Do the action of the week (page 3)

Each week has one action with the steps in short. If you miss a week, move on to the next and come back when you can.

3

Use the Black Friday guide in week 4

Pages 4 and 5 help you recognise fake offers before you enter your card details.

4

Close the year with a review (page 7)

See what you have done and choose 3 priorities for 2027.

My starting point

Tick what is true today.

☐ I use a password manager☐ My email has a unique password, used only there☐ I have two-step verification on my email☐ I have two-step verification on my bank account☐ My phone and computer update automatically☐ I have a backup from the last 3 months☐ I know how to check an offer before I buy☐ I know what to do if I have been scammed

My 3 priorities for Q4

Choose from what you left unticked above.

1

2

3

Golden rule: no real bank, company or authority will ever ask you for your password or a verification code by message, call or email, or for an urgent payment in private messages. If someone does, it is a scam.



THE ONE-PAGE PLAN

12 weeks, 12 actions

WEEK	DATES	ACTION	DONE
1	Oct 12-18	Password manager and email password Install a password manager. Set a long, unique password for your main email (a phrase of 4+ words).	☐
2	Oct 19-25	Two-step verification (2FA) Turn it on for email, bank and social media. Prefer an authenticator app over SMS.	☐
3	Oct 26-Nov 1	Updates Phone, computer, browser and router. Turn on automatic updates where possible.	☐
4	Nov 2-8 Black Friday Nov 6	Black Friday without traps Learn the 7 signs of a fake offer (page 4) and test any offer with the checklist on page 5.	☐
5	Nov 9-15	Safer online payments Use a card with a limit or a virtual card, if your bank offers one. Check your statement after every purchase.	☐
6	Nov 16-22	Check for data breaches Search your email on haveibeenpwned.com . Change the passwords of affected accounts.	☐
7	Nov 23-29	3-2-1 backup 3 copies, on 2 types of storage, 1 away from home. Open a file from the backup to be sure it works.	☐
8	Nov 30-Dec 6	Clean up accounts and apps Delete what you no longer use. Check the permissions of the apps you keep.	☐
9	Dec 7-13	Social media privacy Check who sees your posts and friends list. Turn off location sharing.	☐
10	Dec 14-20	Your home Wi-Fi Change the router's default password and the Wi-Fi password. Turn on a separate guest network.	☐
11	Dec 21-27	My emergency plan Complete page 6: who you call and what you do in the first 10 minutes if you have been scammed.	☐
12	Dec 28-Jan 3	Review and 2027 priorities See what you ticked, note what is left and choose 3 priorities for next year (page 7).	☐



BLACK FRIDAY NOVEMBER 6

Real offers or traps?

Not all Black Friday offers are fake, but some are built to rush you. Learn the 7 signs and check before you pay.

THE SIGN	WHAT IT LOOKS LIKE	HOW TO CHECK
1. Unrealistic promises	"Guaranteed", "miracle", "earn 50,000 RON a month for sure"	Look for concrete proof and statements such as "results may vary".
2. Artificial old price	"Was 8,999 RON, now 2,499 RON!"	Compare the price history on price.ro or Google Shopping.
3. Fake urgency	A countdown that resets, "last 2 items" that never changes	Reload the page, open it in incognito, come back tomorrow.
4. Fake reviews	Stock photos, generic names, all 5 stars	Look for reviews on third-party platforms and run a reverse image search.
5. Pseudo-experts	"Dr." with no CV, organisation logos with no proof	Search the name on Google and LinkedIn, check official databases.
6. Statistics without a source	"89% effective", no study	Ask for the source. With no link or method, do not count on it.
7. Hidden terms	Small print, costs that appear at the end, pre-ticked boxes	Read the terms, work out the total cost, check the returns policy.

The 3-step urgency test

- ☐ **Reload the page.** Does the countdown reset? Fake urgency.
- ☐ **Open it in incognito or on another device.** Do you see the same "last chance"?
- ☐ **Come back tomorrow.** Is the offer still there? It was not urgent.

The discount must be real. Under the EU Omnibus Directive, a price reduction must show the lowest price of the previous 30 days. If it is missing, check the history on price.ro.

HTTPS (the padlock) does not mean "safe site". It only means data is encrypted on the way. Also check the company behind the site.

A digital product with "limited stock"? A digital file cannot run out. Treat the message as a warning sign.



BEFORE YOU ENTER YOUR CARD DETAILS

Check an offer in 5 steps

Copy the page or use it several times. For each offer, tick what is true and mark the result of the step.

STEP 1
Transparency

- | | |
|--|------------------------------|
| ☐ The company has a name, registration number, address and real contact | ☐ Pass |
| ☐ The total cost (product, delivery, taxes) is clear | ☐ Doubts |
| ☐ The product information is complete | ☐ Fail |
| ☐ The site has HTTPS (necessary, but not enough) | |

STEP 2
Evidence and sources

- | | |
|---|------------------------------|
| ☐ Studies and statistics have a verifiable source | ☐ Pass |
| ☐ Experts have a public CV (LinkedIn, own website) | ☐ Doubts |
| ☐ Reviews also exist on third-party platforms | ☐ Fail |
| ☐ Certifications have a number you can verify on the official site | |

STEP 3
Promises

- | | |
|--|------------------------------|
| ☐ No "guaranteed", "miracle", "secret" | ☐ Pass |
| ☐ No promised income (e.g. "X RON per month") | ☐ Doubts |
| ☐ There is a "results may vary" statement | ☐ Fail |

STEP 4
Urgency

- | | |
|--|------------------------------|
| ☐ The countdown does not reset on reload | ☐ Pass |
| ☐ The deadline has a clear date (e.g. "until 08.11.2026") | ☐ Doubts |
| ☐ "Limited stock" makes sense (physical product, not digital) | ☐ Fail |
| ☐ I do not feel excessive pressure or aggressive pop-ups | |

STEP 5
Terms and payment

- | | |
|--|------------------------------|
| ☐ There is a returns policy (in the EU, 14 days for online purchases) | ☐ Pass |
| ☐ The terms are accessible and I read them | ☐ Doubts |
| ☐ Payment is by card, PayPal or bank transfer (not crypto or Western Union) | ☐ Fail |
| ☐ No pre-ticked boxes, subscriptions are explained | |

Low risk

5 out of 5 steps = Pass. You can go ahead.

Medium risk

3-4 Pass. Check the doubtful areas more.

High risk

2 or fewer Pass. Do not buy.

Exception: if Step 3 (Promises) is Fail, the risk is high whatever the other steps say. Unrealistic promises are the strongest sign of fraud.



IF YOU HAVE BEEN SCAMMED

The first 10 minutes

It can happen to anyone. What matters is how fast you act. Read this page now, while you are calm, and fill in the contacts below.

1 Stop the contact

End the call or conversation. Do not send more data, money or codes.

2 Call your bank

Use the number on your card or in the official app, not one you received in a message. Ask to block the card and review the transactions.

3 Change your passwords

Start with your email, then any account with the same password. Turn on two-step verification.

4 If you gave access to your phone or computer

Disconnect the device from the internet, remove any app installed at someone's request and get help before you use it again.

5 Keep the evidence

Take screenshots of messages, links, numbers and your account statement.

6 Report it

Use the contacts in the table beside this.

Where to report (Romania)**ANPC**

Misleading offers, problems with a seller. anpc.ro · 021.9551

Romanian Police

Fraud and scams. Local station or politiaromana.ro

DNSC

Cybersecurity incidents. dnsc.ro

ECC Romania

Purchases from other EU countries. ecc.ro

My emergency contacts

Fill in now, so you have them at hand.

My bank (official number)**A person I trust****Who can help me with my phone / PC**

Do not be ashamed and do not wait. Scammers are professionals and use pressure and trust. A report made quickly raises the chance that the bank can stop or review the transaction.



DECEMBER 28 TO JANUARY 3

Review and 2027

What did I do from the 12 actions?

Circle the numbers of the weeks you ticked on page 3.

1 2 3 4 5 6 7 8 9 10 11 12

What went well

What was harder

My 3 priorities for 2027

1 _____
2 _____
3 _____

Stay smarter than online phishers

SafeWiz helps you stay safe online and build something of your own with digital products.

Free resources

Download more free resources.

safewiz.eu/free-resources

Write to us

Questions about the plan or a suspicious offer.

brindusa@safewiz.eu

Educational resource for guidance only. It does not replace professional advice and does not guarantee protection against all online risks. Check contact details and phone numbers on the official websites. Dates are for 2026. © SafeWiz.