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The holiday season is quickly approaching, and it can bring with it a variety of online, email, and social media scams. This year, retailers aren't the only ones who want us to spend our money, so do scammers. To ensure you don't fall victim to any scam or gift-purchasing hoax, watch out for these 2012 holiday scams:

**Craigslist/eBay Purchases** – Typically, if you're careful, it's safe to purchase on these sites. However, during the holiday season, since the hottest toys and gadgets for will sell out fast, scammers will "claim" to be selling these items at an extremely high price on sites like eBay and Craigslist, only to take your money and run. To avoid this, try to shop locally on Craigslist and to meet the buyer in person. Don't ever wire a payment (wired payments are tough to trace and even tougher to get a refund on). On eBay, research vendors extensively. If your gut tells you that something isn't right, then listen and find a better way to make your purchase.

**Phishing Emails** – [Phishing](#) emails are always a problem, but around the holidays, the most common phishing emails are e-cards and messages pretending to be from companies like UPS or FedEx with links to package tracking information. If you aren't expecting a package, then take a look at the sender, and make a phone call if it claims to be a package from a friend or family member. Do the same with an e-card. Never click the links in these emails if you don't know who sent it to you.

**Credit Cards and Debit Cards** – When you're out at the mall carrying all those shopping bags, you can easily lose your wallet or have a scammer peak at your credit card number as you make a purchase. Keep track of these items at all times during your holiday shopping, and put them away when you leave a store (don't just put your card in one of your shopping bags or simply throw it in your purse). Also, cover up what you're doing when entering your pin on a keypad at the cashier or at the ATM.

**Charitable Giving** – The holidays are a time for giving, and you don't want to give your money to a scammer. Unfortunately, they'll pose as a non-profit to solicit donations for their own gain. Always [research](#) charities you don't know before making a donation, and don't make any payments to an individual solicitor.

**Job Scams** – With the holidays approaching, many retailers need extra help. Knowing this, scammers will set up operations to “hire people” and [make you pay a fee to work](#). Don't ever pay for a job, as the employer should be paying you.