Social media horror stories: What you share online can come back to haunt you.

You’ve seen them, or maybe you’ve sent them: A mean-spirited text message. A way-too-personal Facebook wall post. A tweet that’s not so sweet. A rude remark in a “reply all” email. Or a picture that captures someone’s less-than-angelic behavior.

Social media is a fun way to connect with the world, yet forgetting your manners online can turn fun into a nightmare.

So where do you draw the line? What’s OK to share and what isn’t? “Be careful what you say online—everything is now public,” advises Tamar Weinberg, author of *The New Community Rules: Marketing on the Social Web*.

She offers numerous examples of bad judgment, like the worker who added her boss as a friend on Facebook, then criticized him and whined about her job in a wall post. He read her comment, and fired her in his reply. Other workers have run into trouble after making negative remarks about their employers in their blogs or Twitter posts.

Uh, Maybe That Wasn’t Such a Good Idea...

When you realize you (or a friend) posted something inappropriate, what’s the best way to proceed?

Delete it, bury it, and move on, says author and Internet marketing consultant Tamar Weinberg. “Some people DM something private and immediately delete it. Some people don’t realize what they’re doing and need a friend to tell them that it’s not the right way to do things. Just approach them politely and request that they exercise caution since this information is public. You always need to be very careful when interacting online.”

Be proactive rather than reactive, Nick Lucido, a senior at Michigan State University studying advertising, public relations and public administration. “You set the tone on your own Facebook and other social networking profiles. If you resist the temptation to post inappropriate things on your own wall or on friends’ walls, chances are they will refrain from doing the same.”

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Do a quick search on the terms “how to tweet your way out of a job” and “the internet is not private” to see some worst practices.

If you are new to social media, make sure you understand what happens to a message or image once you send or post it. Ask yourself before hitting that button: Do I want the world to see this? “If you don’t want the world to know about it, don’t put it on Facebook,” emphasizes Weinberg. “Even if your mom doesn’t use Facebook, someone who knows her probably does, and they may tell her if you’ve posted something inappropriate.”

“Many newbies to Facebook post private correspondence on wall posts,” Weinberg adds. “It’s important to understand the difference between private and public correspondence on Facebook — and even Twitter. Some people accidentally make DMs (direct messages meant for one person) public and it could be embarrassing.”

“Google doesn’t forget,” says Nick Lucido, author of the blog PR Start and a senior at Michigan State University. “When you post something on Twitter and later delete it, Google still saves the page.”

Another risky thing to do online is to assume everyone understands your humor, adds Lucido. “This can be extremely detrimental. For some people, sarcasm is not easily understood online (and offline, for that matter), so make sure you are clear with what you’re writing—sure you understand your friends and those in your network—some might think some things you post are funny, while others might not.”

When it comes to pictures, make sure photos display legal actions, Lucido cautions. That means no pictures of underage drinking or other activities that violate the law or someone else’s privacy.

In general, for all social networks, it’s best to look at what other people are doing first, Weinberg says. “Study the communities. What are people tweeting about?”

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Avoiding Social Media Mistakes and Building Credibility Online

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What kind of messaging facilities exist? Use them appropriately.”

Carve Out Your Niche Online

When you’re proficient at using social media, you are in a perfect position to harness it in ways that will help, not haunt you. Use it to build your career network. The technology gives you the ability to establish your personal brand and credibility.

Weinberg recommends setting up a LinkedIn profile. “Grow your network among individuals you know personally,” she says. “If you’re interested in building rapport with people you don’t know and they’re in your network, send a polite and detailed introduction to the contact-to-be. Let them know who you are and why you’re interested in pursuing a relationship.”

Sign up and join the online community Brazen Careerist, suggests Lucido.

“It’s a collection of bloggers giving advice to Gen Y.”

“If you use Twitter, add value to your tweets, don’t only broadcast,” says Weinberg. “You should converse with your followers. Value your friends and followers. Focus on relationships.”

So what else should you keep in mind when you engage in any form of social media?

Be consistent, says Lucido. “You should be authentic online across all your social media profiles, though it’s OK to use them for different reasons. Everything you post does reflect a little about you. Use your profiles to connect with those in your network and don’t be afraid to show your real personality. Just make sure what you post is not offensive to those in your network.”

Some students are afraid to connect with professionals online, Lucido notes. Yet this may be a missed opportunity. “Social networking allows people more opportunity to build a relationship, so take advantage of the opportunity. However, make sure to follow the advice above and clean up your profile before making the connection.”

Social Media Resources

PR 2.0 blog by Brian Solis, briansolis.com
Community and social media blog by Chris Brogan, chrisbrogan.com
PR Start blog by Nick Lucido, pr-start.com
Life Without Pants blog for millennials by Matt Cheuvront, lifewithoutpants.com
Techipedia blog by Tamar Weinberg, techipedia.com
Brazen Careerist, brazencareerist.com

Tips for Reducing Debt

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• Don’t wait to act.
• Stop using credit.
• Make getting out of debt a family affair.
• Organize financial records.
• Learn about your debt.
• Create a written Pay Down Debt Plan.
• Find ways to cut expenses.
• Find ways to increase income.
• Make sacrifices to eliminate debt.
• Once you are out of debt, stay out of debt and begin a savings plan.

Visit http://paydowndebte.unl.edu to learn more about each of these debt reduction essentials.