



Scams and Schemes

Essential Question:

What is identity theft, and how can you protect yourself from it?

A decorative header featuring a large, stylized sun with a yellow face and orange rays, partially obscured by blue and white clouds. The background is a solid blue color.

Warm-up – *in your journal*

*Do you know someone who has been scammed?
What happened?*

*What is the purpose of a scam? What tricks do
people use to carry out a scam?*

Can people get scammed on the Internet? How?



Learning Objectives

Students will be able to ...

understand what identity theft is and why it is important to guard against it.

learn to recognize strategies that scam artists use to access private information.

learn how to guard against phishing and identity theft.

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What is Identity Theft?

Identity Theft-

The use of a variety of strategies to trick people into giving out their private information to:

- access their bank & credit card accounts
- “recreate” someone else’s identity

What kind of information might identity thieves look for?

Full name

Date of birth & where you live

Current and previous addresses & phone numbers

Driver's license or passport numbers

Account #'s & company names of accounts you have
(e.g. Amazon, PayPal, etc.)

Passwords

Social Security #



Are you *vulnerable*?

- ANYONE

is at risk to an online
scam.



IMPORTANT reasons why they are vulnerable-

Identity thieves look for “clean” Social Security numbers that haven’t yet been used to get credit. They target teens and kids, who often have Social Security numbers that have no credit history yet. Identity thieves might sell or use these numbers, which would allow someone else to get a credit card or loan and build up debt under your name.



And

Being a victim of identity theft can ruin your financial future and your ability to obtain loans and purchase things. For example, it could affect your ability to get a student loan for college or a loan to buy a car.



In addition,

if you use your parents' accounts and credit cards online, or fill out forms with your parents' information, you are sharing information that could potentially put your parents' identities at risk.



And

It can take months, even years, to recover your identity if it's stolen. Cleaning up such a mess takes a lot of time and energy, and it can also be expensive.



How to Catch a Phish

Phishing- trying to obtain personal information online

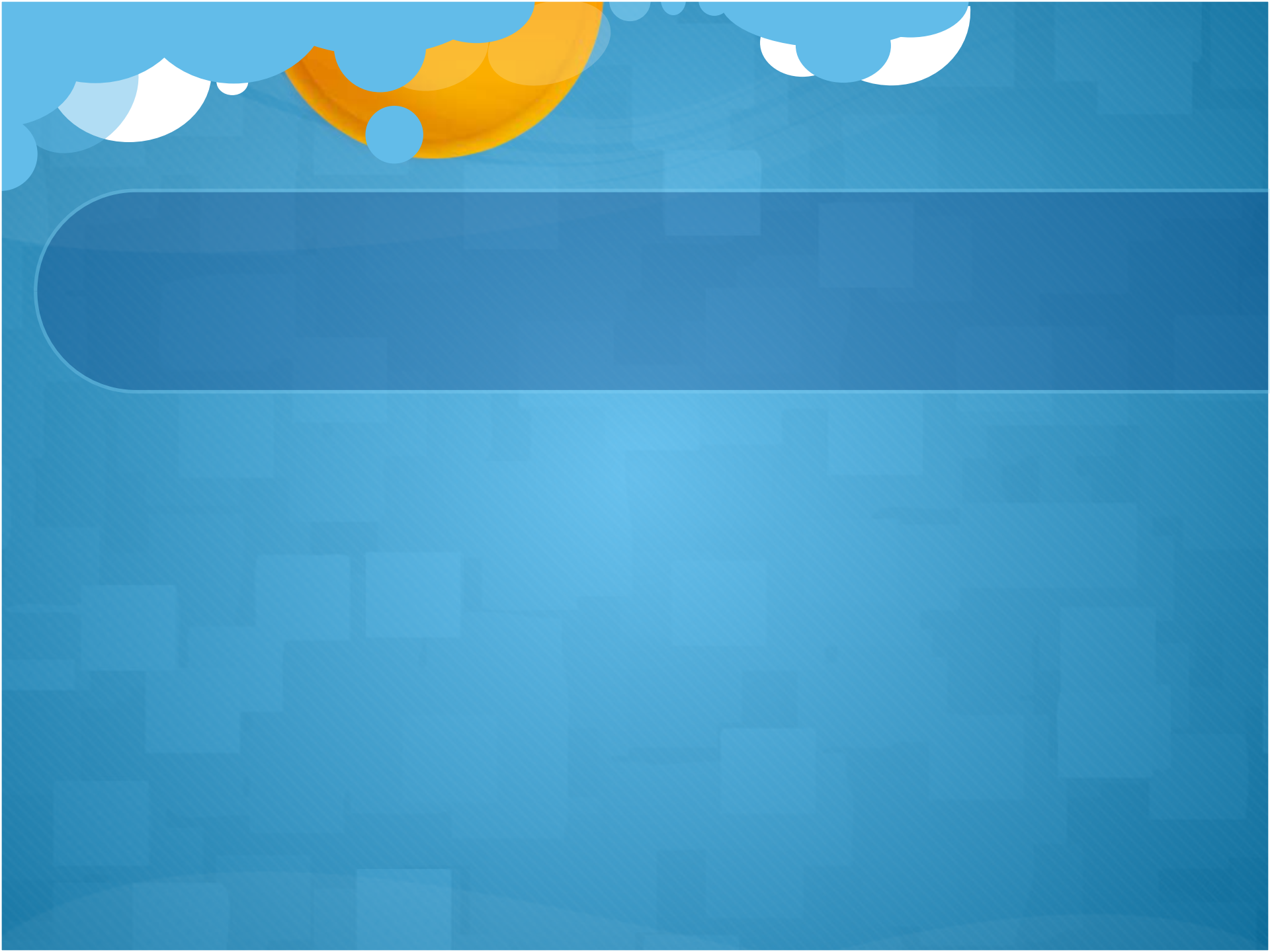
the best way to avoid phishing scams is to be skeptical about any online request for personal information.



Activity: Spotting Scams

Work with a partner to complete your handouts.

When finished, have your whole table group work together to compare your answers.



Protect Yourself from Online Scams

Avoid opening the message or email in the first place.

Don't click on any links or download any attachments.
They might contain viruses or spyware.

Don't reply.

Mark as “junk mail” or “spam” for your email provider,
or report it to your social network site.

If you are concerned about an account you have with a
company, contact its customer service by phone.
Make sure you verify the company's contact
information elsewhere online first.

From: Swiss International Lottery
Subject: Award Notification

Dear [Firstname Lastname],

Generic greeting

Congratulations! You may receive a certified check for up to \$500,000,000 U.S. Cash! One lump sum! Tax free! Your odds of winning are 1-6. Hundreds of U.S. citizens win every week using our secret system! You can win as much as you want.

Too good to be true

Link in email

If you choose to receive your winnings please contact IMB INSURANCE & BROKERS. They will use their diplomatic courier service to deliver your check. Please contact them with the following details below:

Company name: IMB INSURANCE & BROKERS

Address: Geneva, Switzerland

Contact Person: Mr. Alexander Caspari
(Director Foreign Remittance Department)

Direct Tell: +44-802 655 4889

Fax: +44-802 655 4890

Direct Email: ACaspari@IMBInsurancebrokers.com

Congratulations again!

Marcus Gohl

From: custservice@paypalonline.com
Subject: We've Limited Your Account

Dear PayPal User,

We recently noticed one or more attempts to log into your account from a foreign IP address. For security reasons, we have limited access to your account.

If you did not initiate the log ins, please visit PayPal Online urgently perform the steps necessary to verify you are the account holder. Performing this action will lift the limited access and restore your account.

<https://www.paypal.com/us/cvi-limit/webscr?-run>

Sincerely,
PayPal Security and Theft

Account is in trouble

Spelling errors

**Need to verify
account info**

Sense of urgency

Link in email

Email Message

Phishing Features

From: no_reply@emailinternet.chase.com
Subject: Account Status

Attention US Bank Customer,

Due to a recent security check on your account, we require you to confirm your details. Failure to do so within 24 hours will lead to account suspension. Sorry for the inconvenience.

[Click here to confirm your account](#)

Regards,
US Bank Online Customer Service

This email has been sent by US Bank.

Generic greeting

Need to verify account info

Sense of urgency

Spelling errors

Link in email



Wrap-up : *In your journal*

What kinds of information do identity thieves look for? Why?

How do thieves try to get at your information?

What can you do to avoid falling for online scams?