

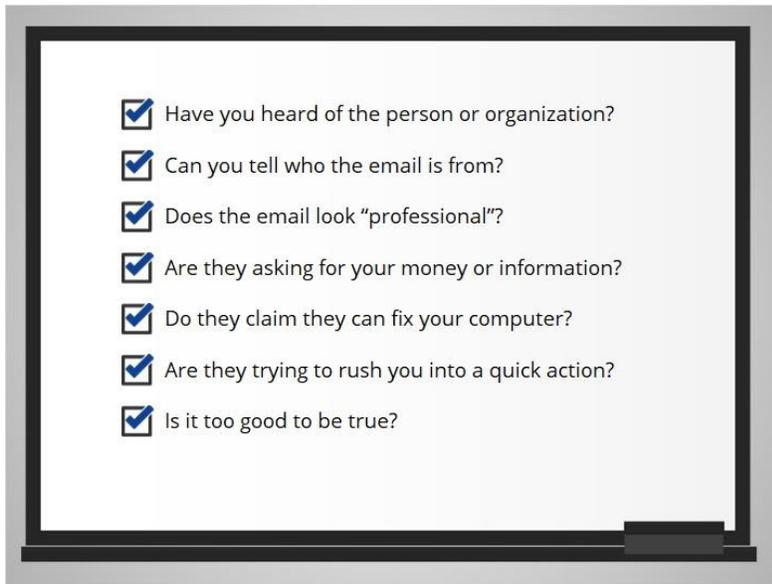
Online Fraud and Scams

Recognizing Scams



How can you tell if something is a scam or a fraud?

In this lesson, Albert will learn several tips to help him identify scams online, in his email, and in his text messages.

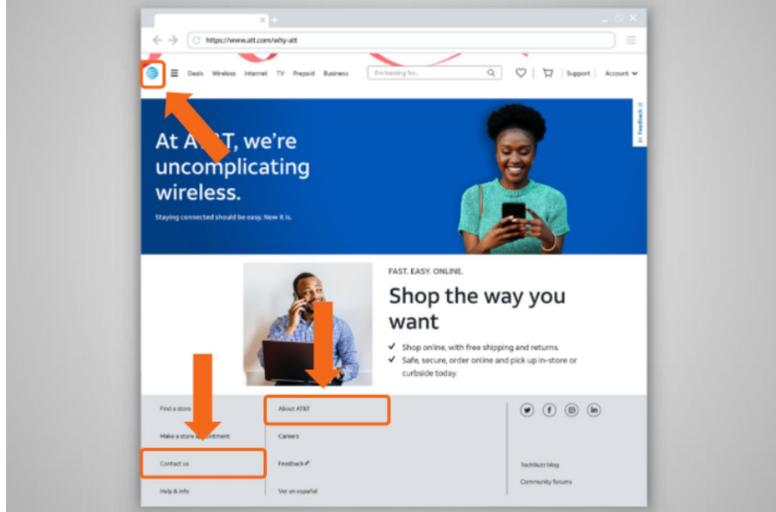


Here are some questions to ask yourself if you're not sure.

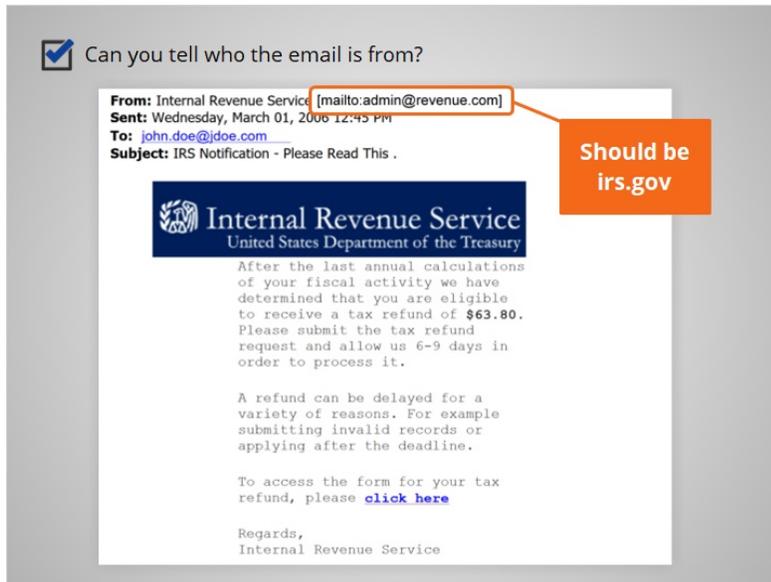
- Have you heard of the person or organization?
- Can you tell who the email is from?
- Does the email look professional?
- Are they asking for your money or information?
- Do they claim they can fix your computer?
- Are they trying to rush you into a quick action?
- Is it too good to be true?

We'll look at them one by one.

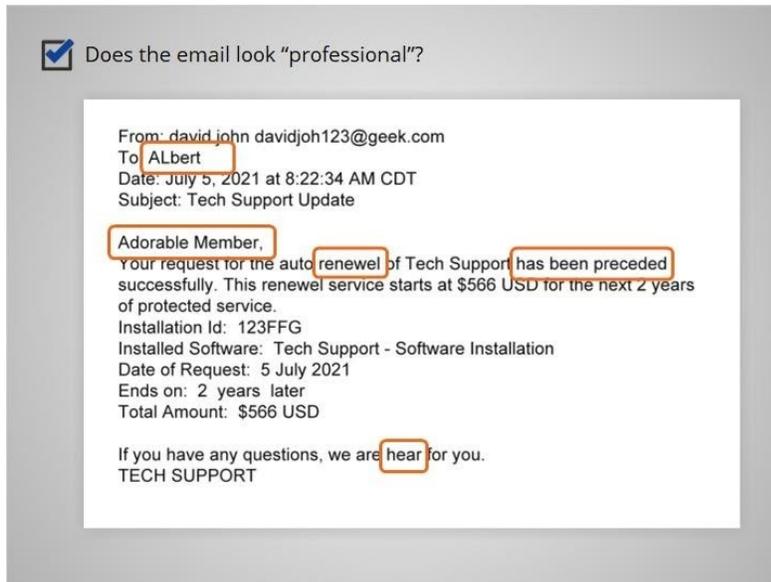
Have you heard of the person or organization?



Have you heard of the person or organization before? Albert is searching the web and found this website. If it's a legitimate business, like this example, their official logo, address, and contact information should be posted on their website.



Can you tell who the email message is from? Albert received an email that claims to be from the IRS. But the email address ends with an unknown email provider, not irs.gov. This is a sure sign of a phishing scam.



Does the email look professional? Albert has received an email from a company he has an account with. But when he receives other emails from companies, he has an account with, they normally include his name. This one just says, "Adorable Member".

Albert notices that there are spelling errors and grammar mistakes in the email. If the email is from a legitimate business, it wouldn't include those mistakes.



Do they claim that they can fix your computer? Albert was searching the web and received a pop-up message. It tells him his computer is infected and that he should click on a link or call a number so it can be fixed. Legitimate companies will never solicit you to fix your computer in this way.

Are they asking for your money or information?

From: david john davidjoh123@geek.com
To: ALbert
Date: July 5, 2021 at 8:22:34 AM CDT
Subject: Tech Support Update

Adorable Member,
Your request for the auto renewel of Tech Support has been preceeded successfully. This renewel service starts at \$566 USD or the next 2 years of protected service.

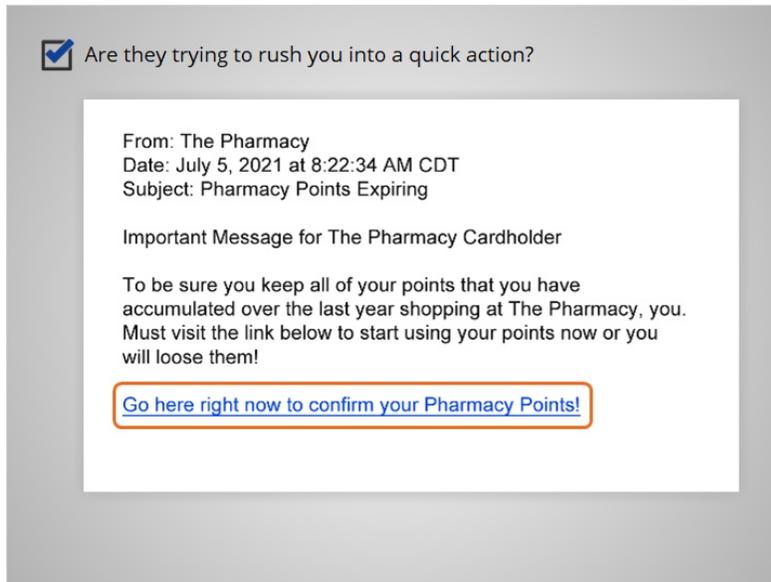
Installation Id: 123FFG
Installed Software: Tech Support - Software Installation
Date of Request: 5 July 2021

Ends on: 2 years later

Total Amount: \$566 USD

If you have any questions, we are hear for you.
TECH SUPPORT

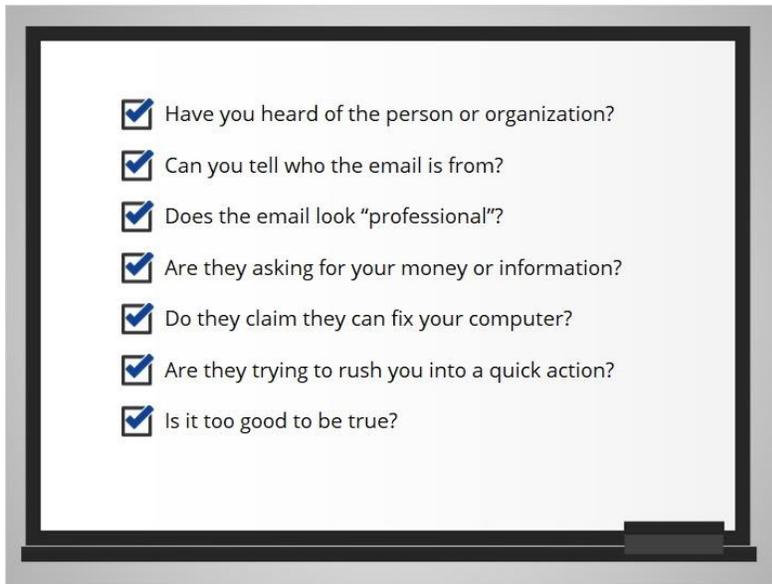
Are they asking for your information? In this email that Albert received, the fraudster is asking for his credit card information. Fraudsters may claim that they need to verify or update your information. Some fraudsters will also ask you to wire them money or send a deposit, promising to pay you more in return.



Are they trying to rush you into a quick action before taking the time to think about it? Albert has received this message about his pharmacy points expiring. Some fraudsters try to scare you into acting fast, threatening that something bad will happen, like an account will be closed. Other fraudsters will promise something good, but only if you respond right away.



Is it too good to be true, like winning the prize for a contest that you don't remember entering? If it sounds too good to be true, it probably is.



Great, we've reviewed everything in the list! Let's see what you remember about recognizing scams.

How can Albert tell that **it's a scam?**

- Sent from a strange email
- Tries to rush you into an action
- Asks you for your information
- Too good to be true
- All of the above

Albert is looking at an email in his inbox and he is not sure if it's a scam. How can he tell that it is a scam? Select the correct answer.

How can Albert tell that **it's a scam?**

Sent from a strange email

Tries to rush you into an action

Asks you for your information

Too good to be true

All of the above

Click Next to continue

The correct answer is all of the above. There are a variety of ways to determine if an email, website or text message is a scam. Knowing how to identify a scam can help you protect yourself from fraud and keep your accounts and devices safe. Click Next to continue.



In this lesson, Albert learned tips that will help him identify scams online, in his email, on a website and in a text message. In the next lesson, Albert learns what to do with a scam once he has identified it.