



Protecting Our Children

CONSUMER ADVISORY - SERIES I

PREVENTING YOUTH SCAMS

There are numerous scams targeting kids, teens, and young adults. Deception comes from many directions, in many forms, and can be hard to detect. Parents can help minimize the risks by talking to kids about making safe and responsible decisions.

DID YOU KNOW

More young people in the U.S. are falling victim to fraud and scams than older people. While our senior population is typically scammed out of larger amounts of money, today's youth are scammed more often.

Generation Z (born after 1995) is fairly vulnerable to being scammed, particularly kids and teens. They tend to be very trusting, inexperienced, and often want to fit in. Teens share a lot of information with their friends, including passwords, therefore making things easy for scammers. They also share websites, texts, and promos on quick ways to make money.

They typically have limited income and tend to be more susceptible to being tricked into providing personal and financial information. In some situations, scammers convince kids to give them access to their financial accounts for a small monetary reward and the account is used to cash stolen and counterfeit checks. The young account holder is financially responsible to the bank for any fraudulent activity or loss. They can be held legally liable and can negatively impact their credit if they willingly allow someone to use their accounts or personal information.

Generation Z's familiarity with technology and social media can create a false sense of security, making them more susceptible to fraud. Everyone needs to think about what they are "putting out there." They tend to experience online scams via social media, a text message, a website or email. Fraudsters can also show up in person at social events.

AREAS OF CONCERN

- Education Scholarships and Grants
- Acting and Modeling Scams
- Employment and Training Scams
- Inexpensive Luxury Goods and Knockoffs
- Online Auctions and Purchases
- Cell Phone Companies and Offerings
- False Investment and Money Transfers
- Contests, Promotions, and Prizes
- Romance Scams
- Online Games and Chain-Letter Scams
- Information Farming
- Cyberbullying, Sexting, and Exploitation

PREVENTION

PARENTS BE AWARE OF SCAMS YOURSELF

Educate Your Child On

- What Emotional Manipulation Looks and Sounds Like
- What Is A Secure Website
- Online Spelling Errors
- Foreign Offers Scams
- Talent Offers Scams
- What Is Considered Personal Identifiable Information - PII
- Impersonators Exist Online Including Social Media and Dating Sites
- Never Deposit Funds from Strangers or Share Accounts
- Certain Actions On Child's End Can Carry Fines, Legal Hardships and Credit Issues
- Monitor Online Time and Know What You Are Putting Out There. Applies To Both Children and Parents!
- Parents - Pay Attention to Behavioral Changes With Child In Regards To Online Activity
- New App - Check Privacy and Location Settings
- Risks of Meeting Online

PARENTS AND CHILDREN THE BASICS

Always Remember

- Hide Your Passwords, Change Passwords Regularly, Do Not Share With Others
- Do Your Research - Jobs, Agencies, Loans, Grants, Scholarships, Purchases
- Online Payments - Use Secure Payment Methods NOT Gift Cards, Pre-loaded Debit Cards, Wire Transfers, Money Orders
- Never Give Out Personal or Financial Information
- Don't Answer Unknown Phone Calls - Hang Up and Block
- Don't Respond to Unknown and Unsolicited Texts - Can Contain Malware
- Don't Click on Unknown Emails and Links - Delete or Go To the Source
- Minimize or Avoid Public WiFi, Beware of Shoulder Surfing Exposures, and Dumpster Diving (Destroy Sensitive Mail)
- Enable Two-Step/Factor Verification Log-In

TALK. CONNECT UNDERSTAND. PROTECT

As a parent, it can be challenging to know if your child is being victimized by cybercrime. Understanding your child's cyber-life starts with a conversation. The internet has become a huge part of our everyday lives. Recent precautions around COVID-19 have increased our dependence around technology. There is no turning back regarding how we, communicate with one another; purchase our wants and needs online; conduct virtual meetings and social hours; and connect ourselves to the world.

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