

Online Scams



Hi, I'm Kate. We're here to learn how to protect ourselves from online scams. We'll follow along with Kevin to learn what types of scams are out there, how to recognize the warning signs, how to respond when you see a scam, and how to report a scam.

Ready to get started? Click on the green button to continue.

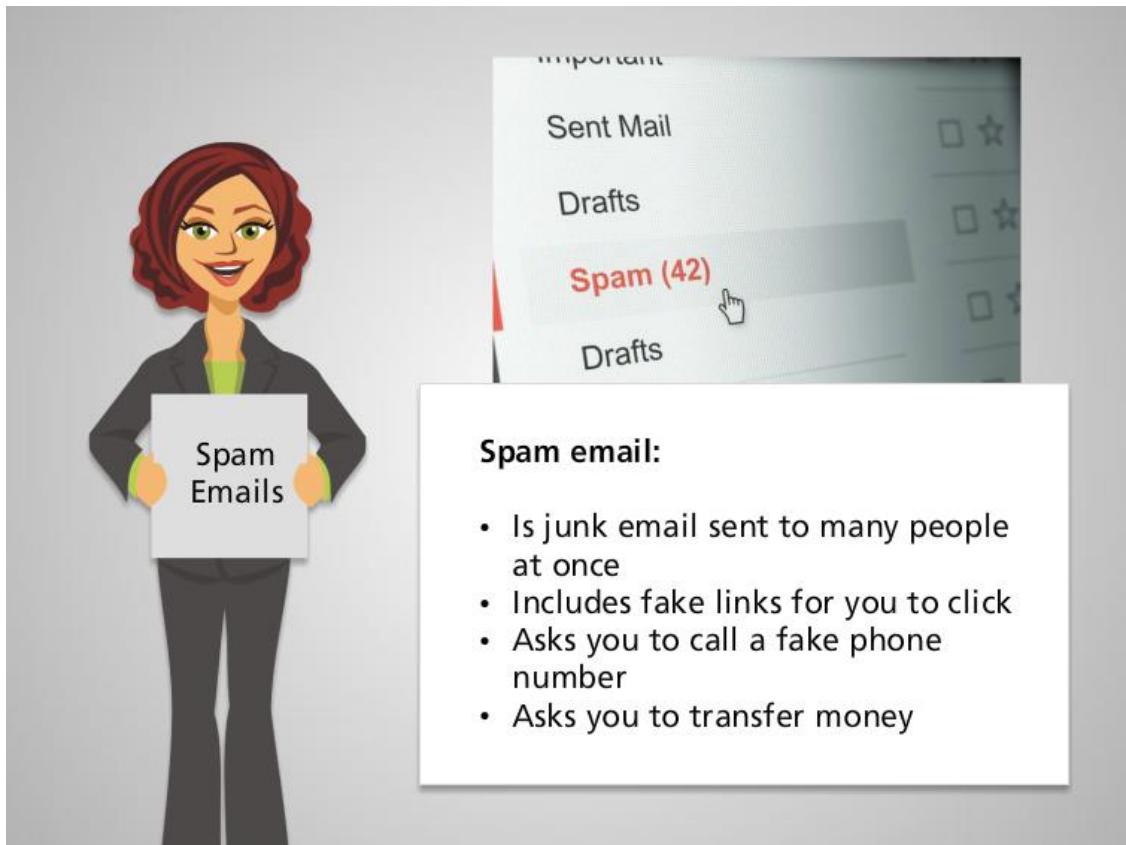


Online scams can come in many shapes and forms. You may encounter them on a website, in an email message, including a type of scam called phishing, or in a pop up window. **Let's look at some examples. Click on each button to learn more.**



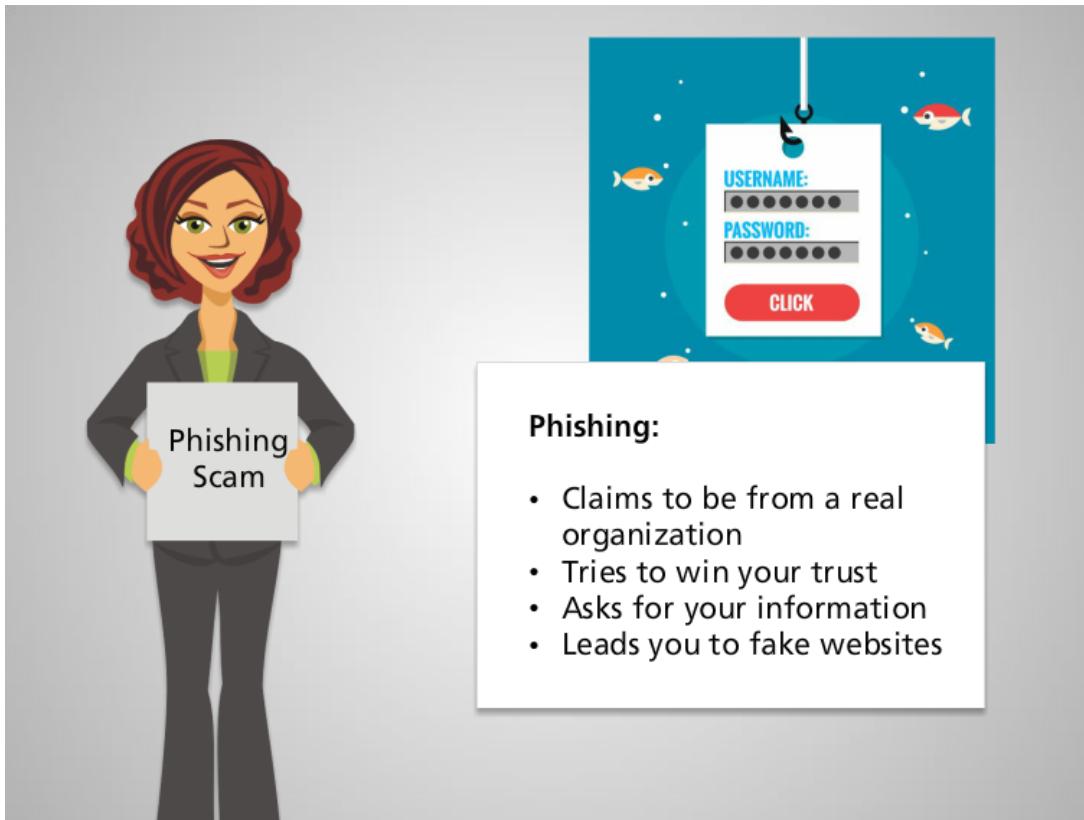
Website Scams

Many websites are not trustworthy. They may try to infect your computer with a virus or lure you into giving them money or personal information. Others may simply try to convince you to click on ads, or give information that is not accurate.



Spam Emails

Junk email, or spam, is almost always fraudulent. These emails are sent to thousands of people at the same time. They try to lure people into clicking on links in the messages, calling a fake number, or even transferring money to the sender.

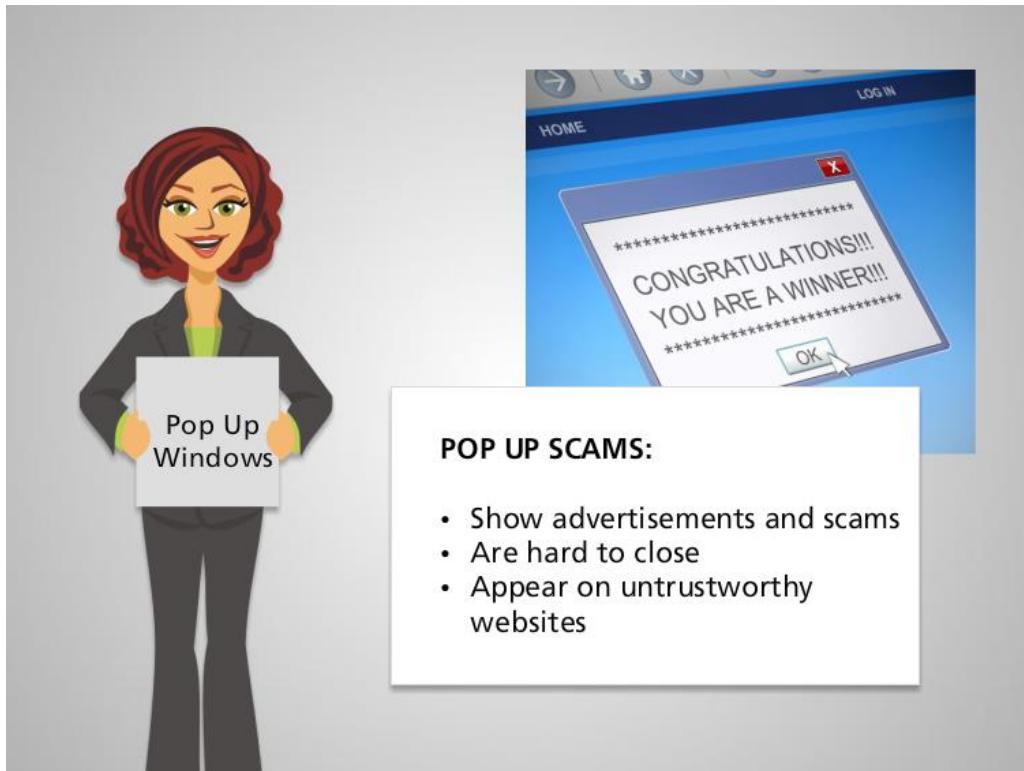


Phishing:

- Claims to be from a real organization
- Tries to win your trust
- Asks for your information
- Leads you to fake websites

Phishing

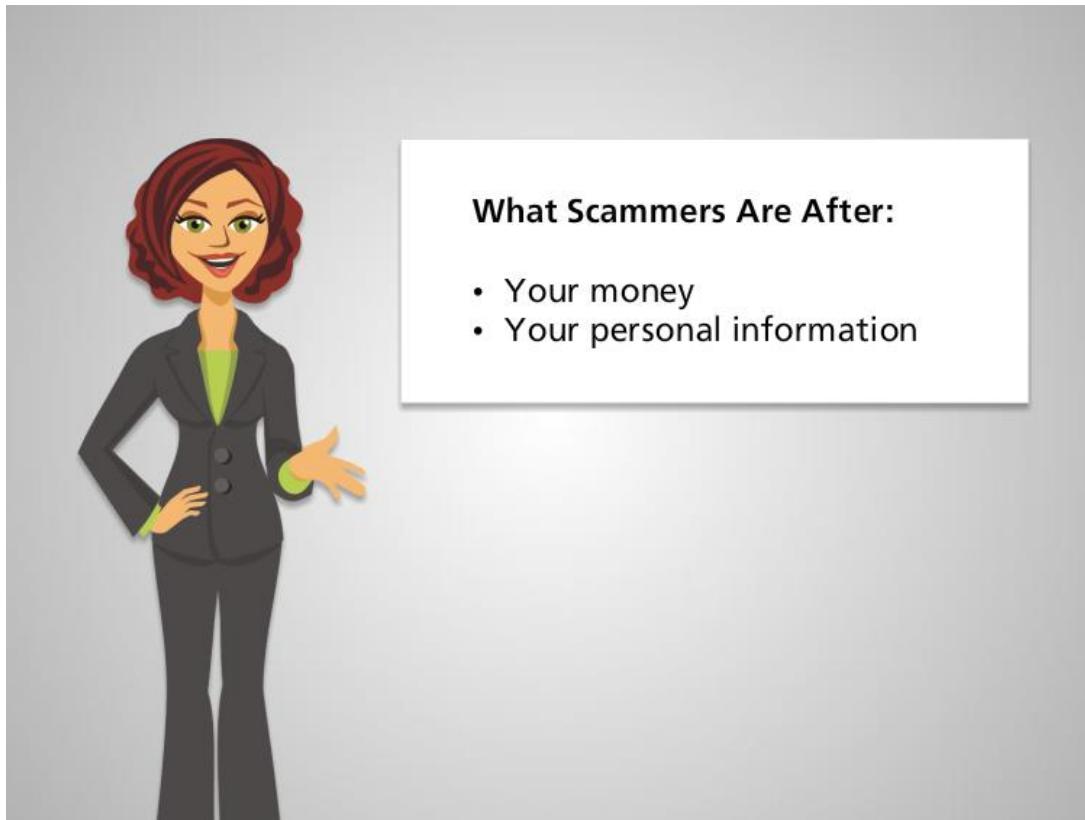
Phishing is a common type of scam. This is when a website or email claims to be a real organization, like the IRS or a bank. Scammers pretend to be an organization **that you've heard of to win your trust. Then they ask you for** your personal information, or try to get you to visit a fraudulent website.



Pop-Up Windows

Some websites will open pop-up advertisements that are hard to close. This is a sure sign that the website is not to be trusted.

Great! Now that you've learned about these four types of scams, click the green button to continue.



No matter what form a scam takes, scams usually have the same goals: to steal your money or collect information like your passwords or credit card numbers. Scams can also cause problems for your computer by infecting it with viruses or malware.

Why do people send spam emails?

- They want to collect passwords and credit card numbers.
- They want to sell your information to make money.
- They want you to visit a website or download a file.
- They want you to transfer them money.
- All of the above.



Submit

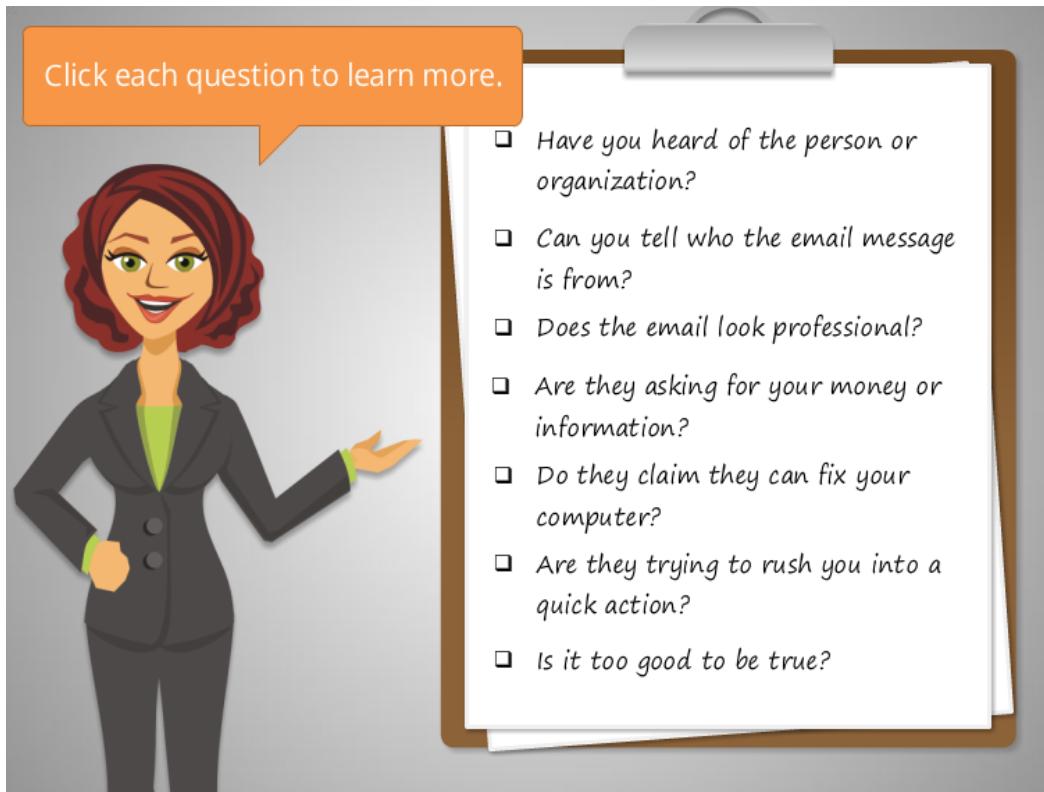
Why do people send spam emails?

1. They want to collect passwords and credit card numbers.
2. They want to sell your information to make money?
3. They want you to visit a website or download a file.
4. They want you to transfer them money.
5. All of the above.

The correct answer is All of the Above.

That's right! It's important to guard against scams to keep your information safe.

Recognizing Scams

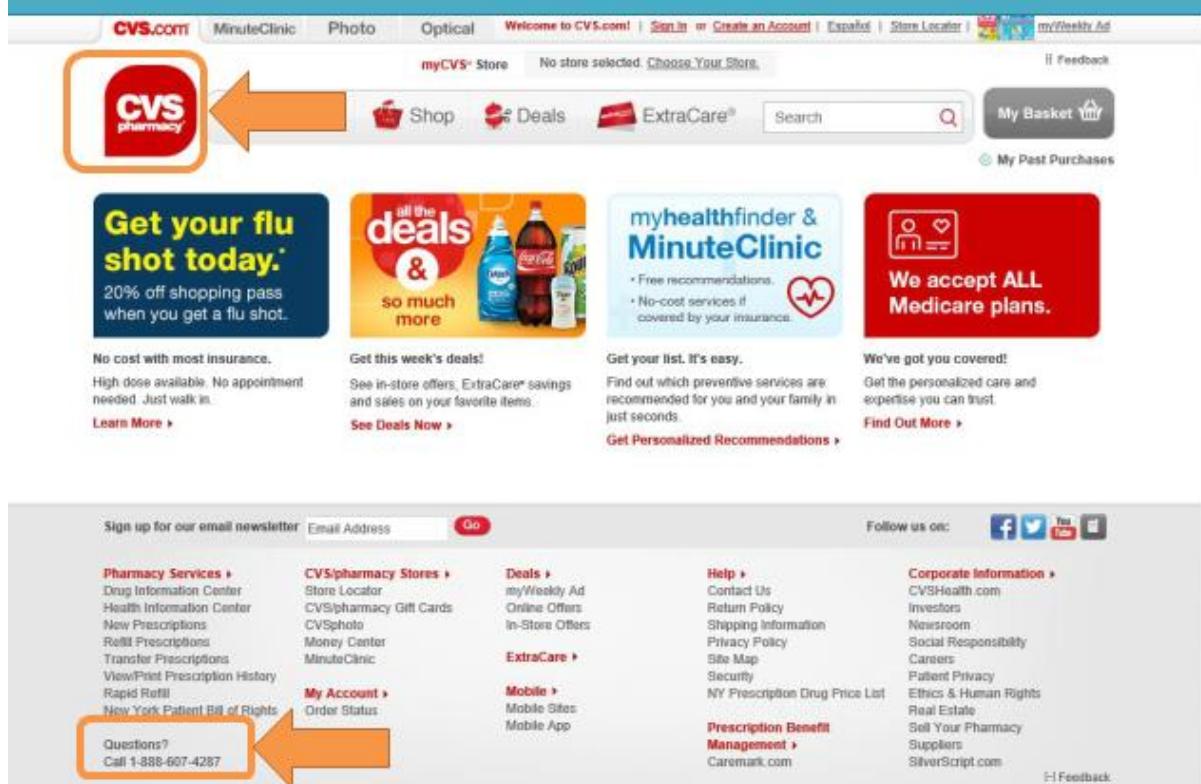


Click each question to learn more.

- Have you heard of the person or organization?
- Can you tell who the email message 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?

How can you tell if something is a scam? Here are some questions to ask **yourself if you're not sure. We'll look at them one by one. Click each** question in the list to learn more.

Have you heard of the person or organization?



CVS.com MinuteClinic Photo Optical Welcome to CVS.com! Sign In or Create an Account | Español | Store Locator | myWeekly Ad

myCVS® Store No store selected. Choose Your Store. Feedback

Shop Deals ExtraCare® Search My Basket

My Past Purchases

Get your flu shot today.
20% off shopping pass when you get a flu shot.

No cost with most insurance.
High dose available. No appointment needed. Just walk in.
[Learn More](#)

all the deals & so much more
Get this week's deals! See in-store offers, ExtraCare® savings and sales on your favorite items.
[See Deals Now](#)

myhealthfinder & MinuteClinic
Free recommendations.
No-cost services if covered by your insurance.

Get your list. It's easy.
Find out which preventive services are recommended for you and your family in just seconds.
[Get Personalized Recommendations](#)

We accept ALL Medicare plans.

Get this week's deals! See in-store offers, ExtraCare® savings and sales on your favorite items.
[See Deals Now](#)

Get your list. It's easy.
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Deals [myWeekly Ad](#) [Online Offers](#) [In-Store Offers](#)

ExtraCare [Mobile](#) [Mobile Sites](#) [Mobile App](#)

Help [Contact Us](#) [Return Policy](#) [Shipping Information](#) [Privacy Policy](#) [Site Map](#) [Security](#) [NY Prescription Drug Price List](#)

Prescription Benefit Management [Caremark.com](#)

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Feedback

Have you heard of the person or organization before? If not, do some **research before responding**. If it's a legitimate business, their official logo, address, and contact information should be posted on their website.

Can you tell who the email message is from?

Subject: IMPORTANT: UNCLAIMED TAX REFUND EXPIRES IN 3 DAYS

From: IRS Refunds Now <irsrefundsnow@yahoo.com>



Dear Sir or Madam,

Your refund of **\$542 Dollars** must be claimed prior to February 11, 2016. We were unable to deliver your refund due to missing information in your account.

Please [Click Here](#) to confirm your information or your refund will be forfeited.

Sincerely,

Tax Refund Department
Internal Revenue Service

On an email message, can you tell who it is from? Look at the address to see if it makes sense. This one claims to be from the IRS, but the email address ends with yahoo.com instead of irs.gov. This is a sure sign of a phishing scam.



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Does the email look professional?

Attn: Your CVS Extra-Care Card Has Just Been-Updated. Must Be Confirmed by Feb

CVS ExtraCare Rewards <CVSEExtraCareRewards@tapestryive.win> Feb 10 (11 days ago)   

CVS ExtraCare Rewards Program

DATE: 02/09/16

IMPORTANT MESSAGE FOR CVS CARDHOLDER:

 to be sure you keep all of  you're points that  you've accumulated over the years shopping at CVS (both market and pharmacy), you must visit the link below to start using your new rewards.

**You will be presented with a short survey about your recent CVS shopping experiences. Please complete it and receive \$100 in CVS bonus points.

[Go Here Right Now to Confirm Your New CVS ExtraCare Reward-Card](#)

Does the email look professional? If it's a company that you have an account with, they normally include your name. This one just says "Cardholder." If it's from a business, there shouldn't be any spelling or grammar mistakes like this one.

Are they asking for your money or information?



Monday: February 8, 2016
Case Number: 4391023002

Dear Sir or Madam,

Your refund of **\$542 Dollars** must be claimed prior to February 11, 2016. We were unable to deliver your refund due to missing information in your account.

Please [Click Here](#) to confirm your information or your refund will be forfeited.

Sincerely,

Tax Refund Department
Internal Revenue Service

Are they asking for your information? Scammers may claim that they need to verify or update your information. Some scammers will also ask you to wire them money or send a deposit, promising to pay you more in return.



Do they claim that they can fix your computer? Some pop-up scams will say that your computer is infected and tell you to call a number so that they can fix it. Legitimate computer companies like Microsoft will never solicit you to fix your computer in this way.

Are they trying to rush you into a quick action?

Attn: Your CVS Extra-Care Card Has Just Been-Updated. Must Be Confirmed by Feb



CVS ExtraCare Rewards <CVSEExtraCareRewards@tapestryive.win> Feb 10 (11 days ago)

CVS ExtraCare Rewards Program

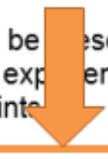
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[Go Here Right Now to Confirm Your New CVS ExtraCare Reward-Card](#)



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



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Is it too good to be true?

Congratulations!

You have been selected as the
Grand Prize Winner
in our 2016 National Sweepstakes!



[CLICK HERE](#) to claim your prize!

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.



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Take a look at this example. How can you tell that it's a scam?

How can you tell that this is a scam?

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

Submit

Pickup/confirmation is required for your order

Walmart Points <WalmartPoints@monstercut.win>
to me

Walmart - Save money. Live better.

Monday: February 8, 2016
Notification #9438

Your accumulated reward points will expire if they are not claimed by the end of the day on 02/11/16.

When you follow the link below, you will be presented with an optional Walmart customer-survey. If you answer the few short questions, \$100 in rewards points will be awarded to you.

[Please Go Here to Confirm Receipt & Claim Your Walmart Reward](#)

1. Sent from a strange email
2. Tries to rush you into an action
3. Asks for your information
4. Too good to be true
5. All of the Above

The correct answer is All of the Above.

That's right! This email shows several signs of being a scam. We'll learn what to do with emails like this one in the next lesson.

What to Do with Scams



DON'T

- Give any personal information
- Reply or engage the scammer
- Click on any links
- Download any files or attachments
- Contact the scammer
- Click on any buttons

DO

- Put the email in your spam folder
- Look up official contact info
- Close pop-ups with Alt+F4

Next ➔

Let's look at the best course of actions to take when you encounter a scam. Here are some do's and don'ts. Use the green buttons to view each of the tips in this list.



DON'T Give any personal information

First Name*	Last Name*	Birthdate*
<input type="text"/>	<input type="text"/>	<input type="text"/>
Email Address*		Password*
<input type="text"/>		<input type="text"/>
Payment Method*		
<input type="text"/>		

← Back

Next →

Don't give out personal information to something that could be a scam. This includes name, email address, credit card number, or password.





DON'T Reply or engage the scammer

The screenshot shows an email inbox with a single message from 'Support_For_Detox <Dietrich@thenlouissuper.date>'. The subject line is '★ Quitting Drinking is Easy Now ★'. The email body contains a blue button with the text 'Jump-Start Your Goal To Quit Drinking and Lead A Healthy Life, Start Now!'. Below the button is a link labeled 'Detox'. At the bottom of the email, there is a link to 'Unsubscribe' and an address: '1010 Marshall Street Baltimore, MD 21202'. The email is marked with a red exclamation point icon and has an orange arrow pointing to the 'Reply' button in the top right corner of the message preview. The inbox interface includes a 'Spam' button and a date indicator 'Feb'.

★ Quitting Drinking is Easy Now ★

Support_For_Detox <Dietrich@thenlouissuper.date>

to me

Feb

Jump-Start Your Goal To Quit Drinking and Lead A Healthy Life, Start Now!

Detox

Don't like these annoying emails? [Unsubscribe](#).

1010 Marshall Street Baltimore, MD 21202

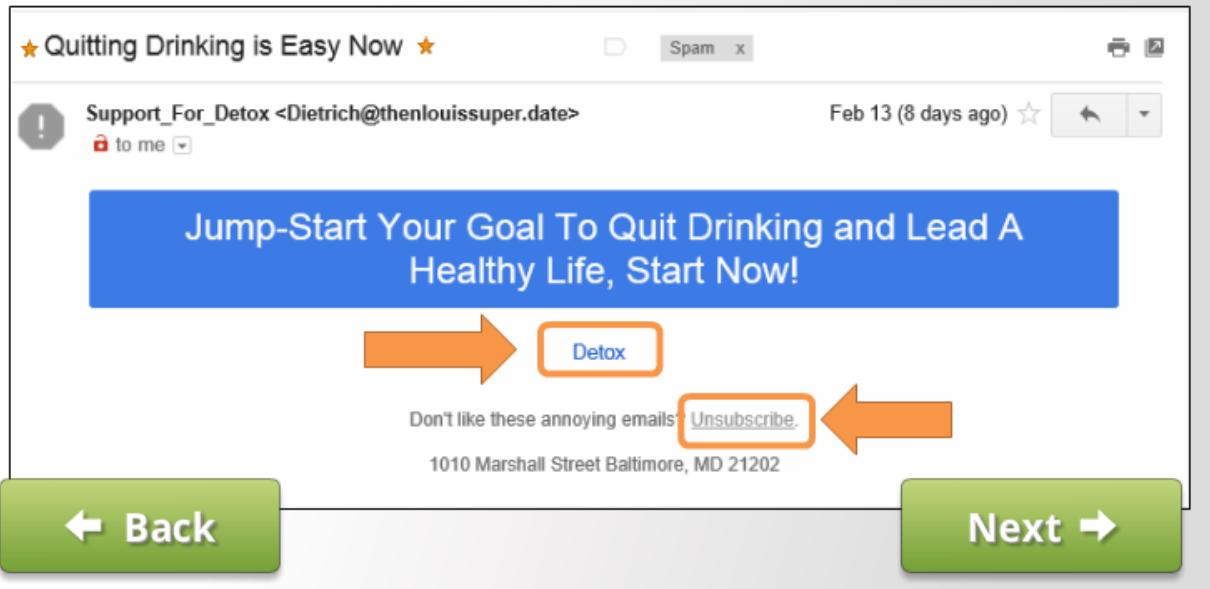
Back

Next

Don't reply or engage them. This can notify the scammer that they've reached a real person, which can result in more scam emails.



DON'T Click on any links



Don't click on any links in a scam email. This can take you to dangerous websites.



DON'T Download any files or attachments

Good morning,

Please see the attached invoice and remit payment according to the terms listed at the bottom of the invoice.
If you have any questions please let us know.

Thank you!

Elizabeth Sanders
Accounting Specialist

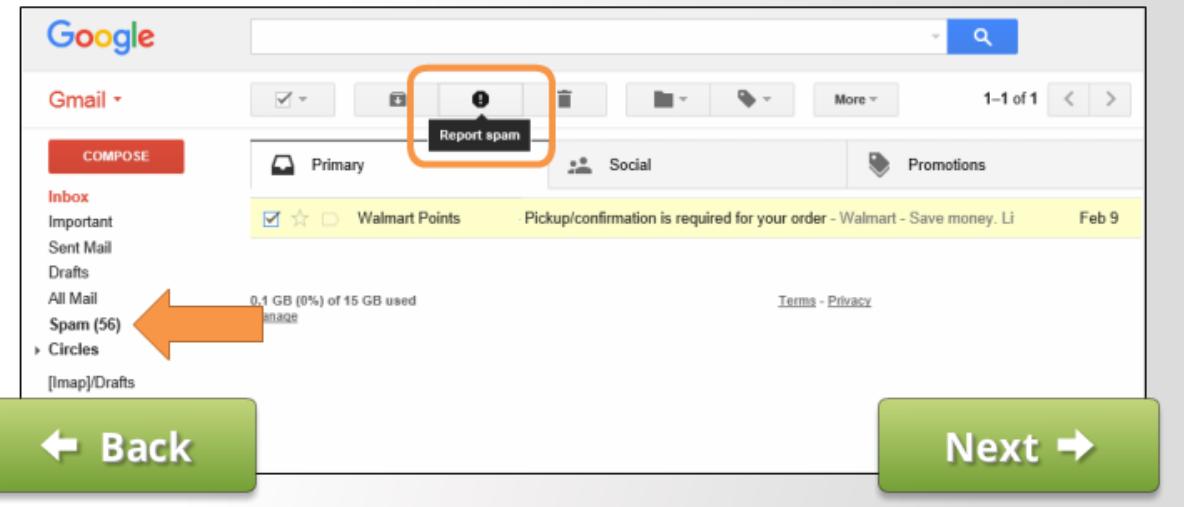
⚠ Anti-virus warning - 1 attachment contains a virus or blocked file. Downloading this attachment is disabled.
[Learn more](#)

W invoice_feb-0020...
Virus found

← Back **Next →**

Don't download any email attachments or files on an untrustworthy website. They could contain viruses or malware that harm your computer, or collect your personal information.

DO Put the email in your spam folder



Do put the email message in your spam folder. This will help your email provider alert other people that this is a scam.



DON'T Contact the scammer

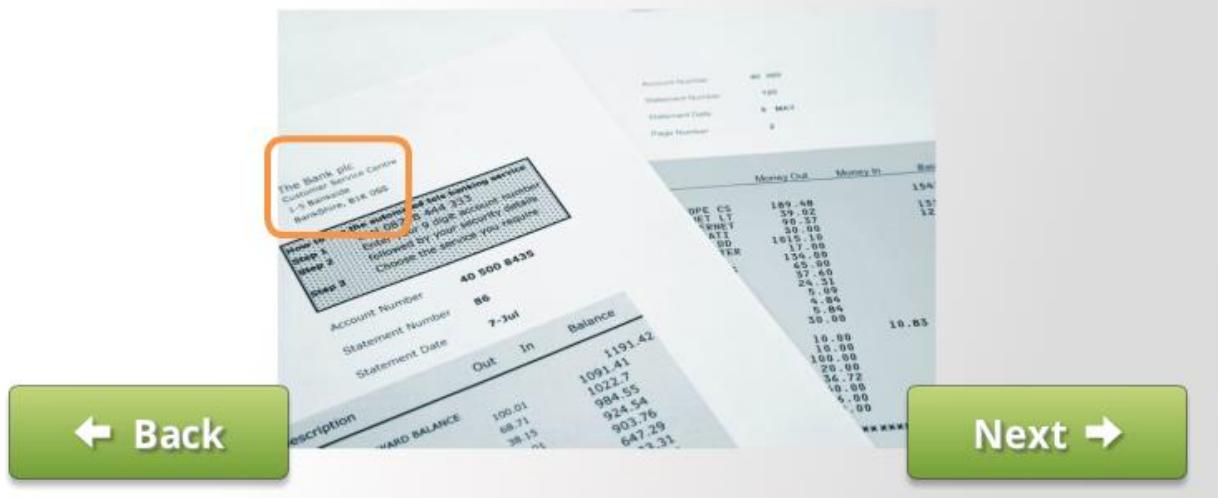


If you suspect something is a phishing scam imitating a real company you trust, don't contact using the email or phone number they gave you.





DO Look up contact information from another source



← Back

Next →

Do look up their contact information on your own, from a statement **you've** received in the mail or from their official website.





DON'T Click on any buttons in a pop-up



← Back

Next →

For pop-ups on a website, don't click on any buttons. Sometimes even the X will not close a scam pop up window, and may trigger more pop-ups to open instead.



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DO

Close pop-ups with Alt+F4 or
restart the computer



← Back

Next →

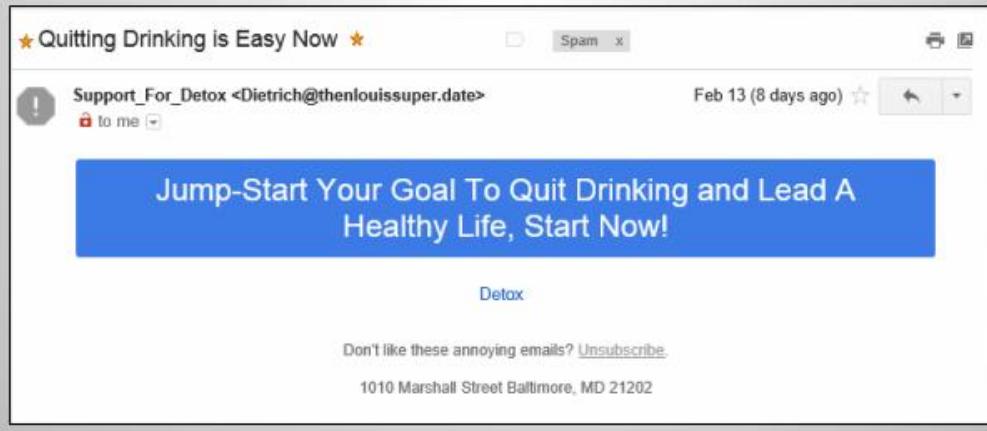
Do try using another method to close the pop up window. One way to close it is to hold down the Alt key while you press F4. This will close the window. If all else fails, restart your computer, or turn it off and back on again. This is better than being stuck inside a scam.



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How should Kevin react to this scam email?

- Click "Unsubscribe" to stop getting Spam in the future
- Reply and tell the sender to stop emailing him
- Put it in his Spam Folder or ignore it
- Click the link to visit the website and see if it's trustworthy



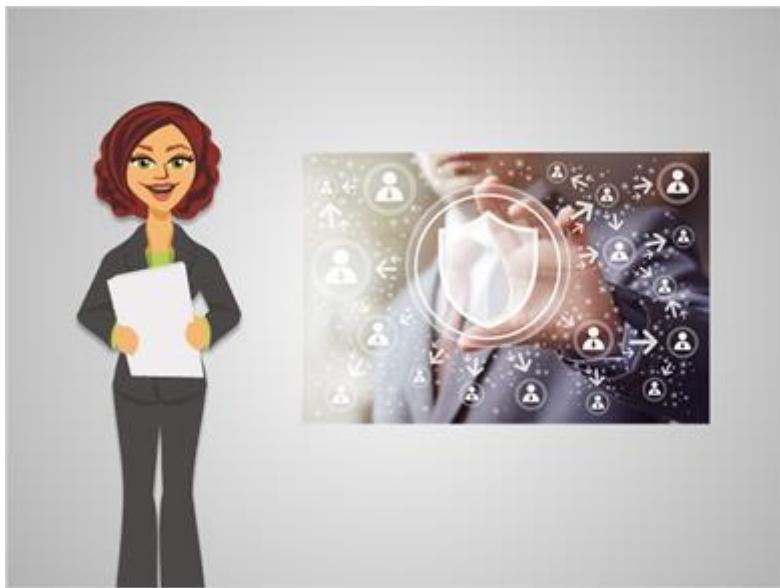
See if you can help Kevin address this scam. What is the best course of action?

1. Click "Unsubscribe" to stop getting Spam in the future
2. Reply and tell the sender to stop emailing him
3. Put it in his Spam Folder or ignore it
4. Click the link to visit the website and **see if it's trustworthy**

The correct answer is Put it in his Spam folder or ignore it.

Good job. Follow these tips to stay safe whenever you

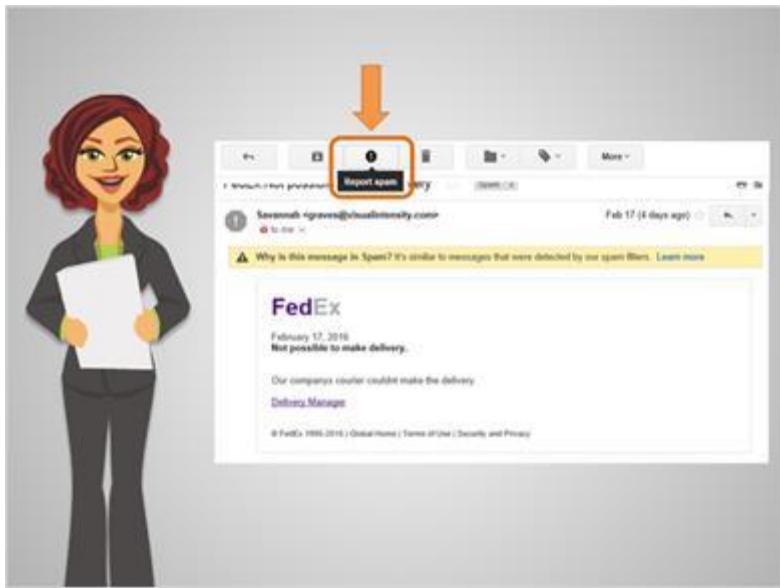
Reporting a Scam



Online scams can originate from anywhere in the world. This makes it very difficult or even impossible to track down who is really behind them. However, there are a few actions you can take to help protect others from falling for the same scam.



If you encounter a phishing scam imitating an organization you know, you can contact that organization. But remember not to use the contact information in the email. Look up their information from a different source. Then, they can warn their other customers about it. For example, if you see an email imitating the IRS, you can forward it to phishing@irs.gov.



If you receive an email scam, put the message in your spam or junk folder. This helps email providers like Gmail and Yahoo warn others who receive the same email.



You can also file official complaints with the Federal Trade Commission by visiting their website at ftc.gov/complaint.

Remember the warning signs you've learned in this course in order to protect yourself from scams any time that you browse the web or use email.