

9.6: Frauds and Scams

While the Internet, social networking sites like Facebook and Twitter, and texting are all fun ways to connect with friends, play games, and do research for school, you must be careful about the information you share because kids and teens are often targeted for scams. These scams often lure young people to web sites by offering items for free to get them to provide personal information that the scammers can use to charge money to credit cards and phone bills or sell to marketers.



How can you protect yourself?

1. **Be Aware** – The most important thing you can do is be aware that scams and scammers are out there, so if you see anything that looks suspicious or too good to be true, you should try to avoid it.
2. **Limit the Personal Information You Give Out** – You should never provide personal information, such as your name, address, and telephone number, to anyone you don't know. You also should never give out your social security number or parents' bank account or credit card numbers without talking to your parents first about it.
3. **Check Your Privacy Settings** – The best way to avoid being scammed is to take advantage of the privacy settings on your online accounts, like Facebook, e-mail, and Twitter. Make sure your privacy settings are customized so that as little personal information as possible is available for strangers to see.
4. **Ignore SPAM** – SPAM is a message that is usually an advertisement for questionable products or information that is sent to many people through e-mail and text messages. SPAM messages are often very enticing because they contain information about celebrities or how to get an expensive item for free. Although it may be tempting to click on the SPAM message and read it, you should ignore it and delete it.
5. **Tell Your Parents** – If you get a text, e-mail, or Facebook message and you're not sure whether it's legitimate, ask your parents about it. Also be sure to ask your parents to take a look at all web sites offering anything for free so long as you "sign-up"; or fill out an application.

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