

# Scams & Schemes

**\* DID YOU KNOW ...**

“Malware” is short for “malicious software.” It’s the term used to refer to software programs or viruses that are designed to harm your computer or other digital devices.

## Match the words to their definition

phishing	a type of crime in which your private information is stolen and used for criminal activity
identity theft	a kind of copyright that makes it easier for people to copy, share, and build on your creative work, as long as they give you credit for it
creative work	when people send you phony emails, popup messages, social media messages, texts, calls, or links to fake websites in order to hook you into giving out your personal and financial information
Creative Commons	any idea or artistic creation that is recorded in some form, whether it’s hard copy or digital

**\* WHAT DO YOU THINK?**

Can people get scammed on the Internet? How?

**\* DO YOU REMEMBER ...**

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

## 1. Family Activity

Help a family member become a safer Internet user so he or she doesn’t fall victim to scams or schemes. Share the tips you’ve learned to spot phishing emails and what to do if he or she receives spam. Together, come up with a concrete way each of you can improve your online security (for example, changing a password so it’s more secure or backing up files).

## 2. Tech It Up!

With your family member (or on your own!), look at the security rules on OnGuardOnline ([www.onguardonline.gov/articles/0009-c-computer-security](http://www.onguardonline.gov/articles/0009-c-computer-security)). You can read the rules or watch a short (about three minutes) video. Does what you learned on OnGuardOnline give you any additional ideas about what you can do to improve your online security?

## 3. Common Sense Says ...

Know the features of a phishing or scam email so you’re not fooled. Features include: the need to verify account information, a sense of urgency, spelling errors, an alert that your account is in trouble, a link in the email or as an attachment, something that sounds too good to be true, or a generic greeting. If you get an email you think might be spam, avoid opening it; just click delete. If you open it by accident, do not click any links or download any attachments, since they might contain malware.

