



City of Anoka
Human Rights Commission

(SCAM) Scam Resource Guide **(SCAM)**

Children & Teens

March 2024

Call 911 IMMEDIATELY
If you believe you are immediate danger.

Get a **FREE Credit Report** here:
<https://consumer.ftc.gov/articles/free-credit-reports>

If your child falls victim to an online scam, report it to the FTC at:
<https://www.identitytheft.gov/#/>

It is estimated that one in 50 children will fall victim to Identity Theft in their lifetime according to Experian.

Children & Teens – Scams & Schemes:

Scams targeting children and teens include everything from fake scholarships and contests to online shopping fraud and even extortion. Educate yourself and your family so you can take precautions to prevent fraud.

1. Online Shopping Scams

Children or teens may fall for ads or messages promising products for low prices, such as a \$25 iPad. After providing payment information, they never receive the purchased product. Not only are they out the money, but their payment information and other personal data may be stolen and used by thieves.

2. Fake Contests

Kids may be encouraged to enter a fraudulent contest that requires paying a fee. They may also be told that they've won a contest and asked to share personal information or pay money to claim their prize, which never arrives.

3. Online Quizzes

Seemingly harmless quizzes may be used to harvest children's personal data by asking for information such as birthdays, pets' names, street names, favorite shows or best friends. Such information is often used as passwords or answers to security questions, so thieves can use it to get into your child's accounts.

4. Talent Scouting Scams

A flattering message or tempting ad might convince a child to pay an entry fee to join a bogus talent contest or casting call. In addition to your child's money, scammers may also steal their personal information or end up with photos or videos of your child.

5. Pop-Up Scams

Young children may not understand that clicking on a pop-up could lead to trouble. Following a link could download malware or spyware onto your computer or device, capturing keystrokes and personal information such as passwords or credit card numbers.

6. Money Transfer Scams

Does your child or teen have a cash app, like Venmo, on their phone? Scammers send users money, then text to claim the money was sent in error and ask the recipient to send it back. Only after sending the money does your child find out the original payment didn't go through

7. Online Gaming Scams

As children befriend other players online, they can be persuaded to share personal information such as names, addresses and account passwords. Promises of free in-game currency, "skins" or other desirable gaming extras can persuade children to share payment information or click on links that lead to malware or spyware downloads.

8. Financial Aid Scams

Thieves may recruit teens to apply for bogus college scholarships, grants or financial aid by paying an upfront application fee. They may say the teen has won a financial award but must pay to claim it.

Some scammers ask for bank or credit card information to verify eligibility and then take money from the account. Others charge a "processing fee" to help students apply for financial aid and scholarships. They gather personal financial information about students and their parents in the process, or may ask for the student's Free Application for Federal Student Aid (FAFSA) account information and password, giving them access to sensitive financial data.

Scammers may even send teens checks purporting to be grant or scholarship funds. The child is asked to send back a part of the money to pay taxes or fees. By the time the check bounces, the teen has already paid the money.

9. Phishing Texts

Phony text messages claiming to be from a legitimate account or website, such as a social media or gaming site, can create a sense of urgency. These messages typically ask children to confirm their password, user data or payment card information or contain links that download spyware onto the user's phone.

10. "Free" Service Scams

Young people may sign up for services that claim to be free but actually charge recurring subscription fees. For example, your child might claim an offer for free smart phone ring tones without realizing there's a monthly cost.

11. Sextortion Scams

Extortionists pressure minors to share explicit images or videos of themselves. Typically, they pose as a person the same age that wants to start a relationship or is offering something free in exchange. The scammer may claim to already have an incriminating photo or video, or may record the victim without their knowledge. The scammer then threatens to share the images online unless they provide payment.

How to Protect Your Child

How to Teach Your Kids About Online Scams”

<https://www.experian.com/blogs/ask-experian/how-to-teach-your-kids-about-online-scams/>

Protecting Your Child:

Take suspected infected device(s) to a professional computer repair service you trust. They will do a forensic scan, and if found, can remove the malware/spyware from your child’s device(s).

Online scams can lead to synthetic identity fraud. Crooks combine a victim's personal data with phony data to build a new identity that they use to apply for credit, loans or government benefits. Child identity theft, which often isn't discovered until the child is old enough to apply for credit, affects an estimated **one in 50 U.S. children**.

To help safeguard your child from online scams:

Talk about the risks of online scams and what to watch out for.

Tell them only to shop on trusted sites.

Remind them not to click links in emails, texts or pop-ups. If the message appears to come from a known site, they should visit the site directly instead.

Their real name (**have them create usernames instead**)

Remind them never to share their own or a family member's personal information online, including: Home Address, Birth Date, School, Social Security Number, Payment Cards or Banking Details, any/all Phone Numbers.

Teach your child **not** to share passwords, even with friends they know in real life. It could be misused or stolen once it's out of their hands.

Create a **'family only'** password that can only be used in an emergency. **Do not** use names of pets, family members, or personal favorite items in the password.

Don't give children your payment card information or save the information to accounts they access.

Use built-in browser pop-up blocker options and pop-up browser extensions to minimize risks of malicious pop-ups.

Purchase a password manager or credit monitoring family plan service to create and manage unique passwords for each account you and your family use. Storing Passwords on a thumb drive works well also.

Check your child's credit report. You can check a minor's credit report with each of the three consumer credit bureaus— Experian, TransUnion and Equifax. **Children generally don't have credit reports;**

If you find a credit report for your child, look for evidence of fraud, such as accounts in your child's name that you didn't open.

Freeze your child's credit reports. Ask each credit bureau to create and then freeze a credit report for your child. While it won't prevent identity theft, a credit freeze prevents companies from viewing the credit report, foiling fraudsters from opening accounts in your child's name. Just lift the credit freeze when your child is ready to apply for credit.

Get a **FREE Credit Report** here:
<https://consumer.ftc.gov/articles/free-credit-reports>

Stay Safe Online

A few other protective measures can safeguard your child online. Such as Experian's free personal privacy scan can reveal if your child's data has been exposed online. You can also get a free scan to see if your child's Social Security number, email or phone number is on the dark web.