



**SARTAC**

Self Advocacy and Beyond

**April 2**

**Stay Safe with Money:  
Avoiding Scams  
and Fraud**





# What is a scam?



A **scam** is when someone tricks you to get your money or personal information.

Scammers may use:

- Phone calls
- Emails or texts
- Social media messages

They often **pretend to be someone you trust** like a bank, the government, or a friend.

# This Video Teaches You What to Do if You Get a Fake Sales Call

**Hang Up on  
Fake Sales Calls**



<https://www.youtube.com/watch?v=HejPpki0kg4>

# 📞 Phone Scams (Calls or Voicemails)

## What it looks like:



- Someone calls and says:
  - “Your bank account is in danger”
  - “You owe money right now”
  - “Send money fast or you’ll get in trouble”
- The caller may sound **real or even like someone you know** (AI voice scams are growing)

# Phone Scams (Calls or Voicemails)

## Red flags (warning signs):

- They rush you and say “act now!”
- They ask for:
  - Gift cards
  - Cash
  - Bank info
- They tell you to **keep it a secret**



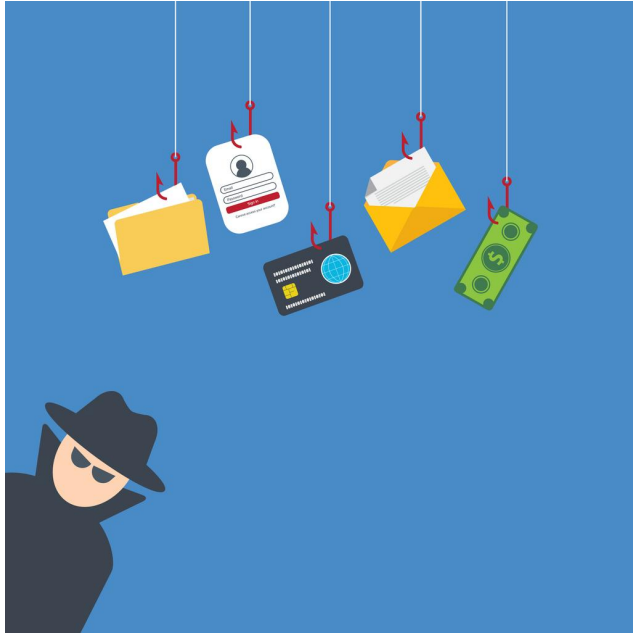
# 📞 Phone Scams (Calls or Voicemails)



## What to do:

- Hang up right away
  - Call the real company using a number you trust
  - Do NOT send money
- 👉 Real agencies will **NOT** call you and demand money or gift cards

# Email & Text Scams (Phishing)



## What it looks like:

- Message says:
  - “Your account has a problem”
  - “Click this link to fix it”
  - “You won a prize!”
- It may look like it’s from your bank or a company you know

# Email & Text Scams (Phishing)

## Red flags:

- Links that tell you to click fast
- Messages asking for:
  - Passwords
  - Social Security number
- Strange or unexpected emails



# Email & Text Scams (Phishing)

## What to do:



- Do NOT click links
  - Do NOT open attachments
  - Go to the real website by typing it yourself
- 👉 These scams try to steal your information and get into your accounts

# Recognize Phishing and Scams

**Phishing** is when someone pretends to be someone you trust to trick you into giving them your private info, like passwords or credit card numbers, through emails, texts, or messages.



[https://www.youtube.com/watch?v=R12\\_y2BhKbE&t=3s](https://www.youtube.com/watch?v=R12_y2BhKbE&t=3s)



# Social Media Scams

## What it looks like:

- Someone you don't know sends a message
- A "friend" asks for money (their account may be hacked)
- Fake jobs, prizes, or romance messages

## New risk:

- Scammers may use **fake pictures, videos, or voices (AI)**





# Social Media Scams



## Red flags:

- Someone you never met asks for money
- “Too good to be true” offers
- They want you to move the chat off the app



# Social Media Scams



## What to do:

- Do NOT send money to people you don't know
- Talk to a trusted person before you act
- Block and report the account



Video: Moviestar Love Story

How are the chat messages  
in this video misleading?

<https://www.youtube.com/watch?v=IT0Wao7fnyo&t=6s>

# What to Know about Being Safe on Social Media



**Meeting someone you found on the internet can be risky.** To stay totally safe, it's best not to meet up with strangers. If you really feel like you need to see them, make sure it's in a busy place where lots of people are around. Always tell a family member or a friend where you're going, and it's a good idea to have some friends come with you too.

# What to Know about Being Safe on Social Media

## Read between the “lines.”

It might be fun to meet new people for friendship, but remember, it's not always safe. Sometimes, the nice things they say can be tricks to fool you.

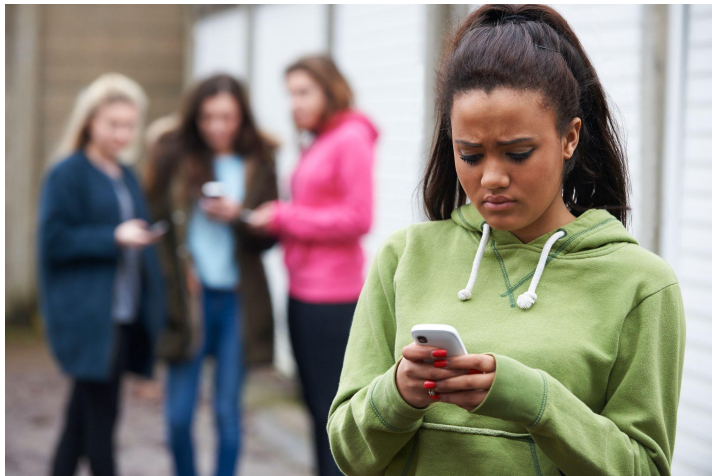
For example:

If someone you have been **ONLY** talking to online says, "I am baking holiday cookies can I send some to you? **WRONG do not tell them where you live. This is a trick to get your address.**



# What To Know About Being Safe On Social Media?

**Everything you post or text is PUBLIC.**



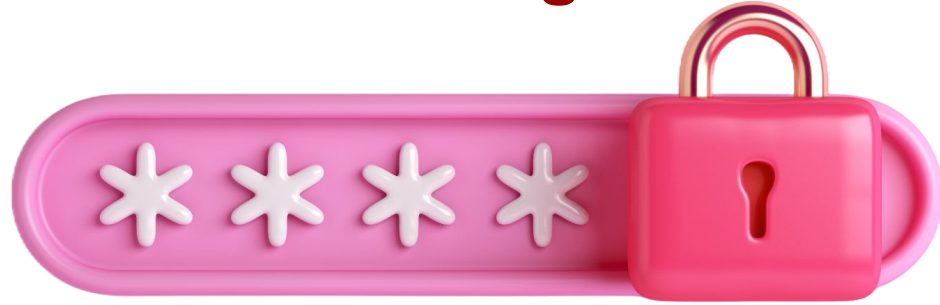
**Be kind to others online.** Treat others just like how you'd want others to be nice to you. If someone is being mean, try not to pay attention to them; this might make them stop. Use tools that keep your information private to stop them from seeing your whole profile and messaging you.

# What to Know about Being Safe on Social Media



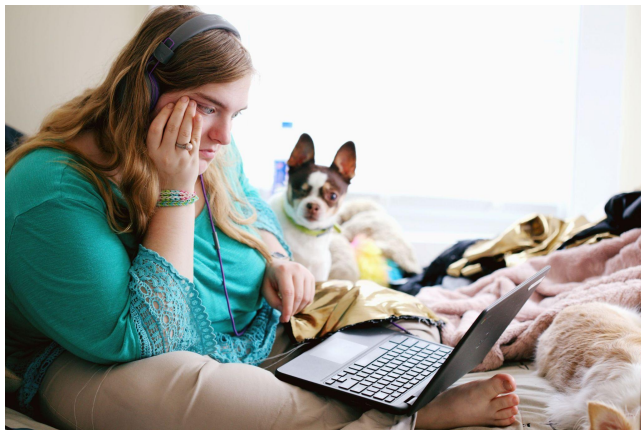
**Make sure your online settings are set to private.** If you're not sure how to do it, it's okay to ask for help from a friend, someone in your family, or someone who works there

# What to Know about Being Safe on Social Media



**Passwords, Social Security numbers, and bank account numbers** are private. Don't tell them to anyone, not even your friends. Sometimes friends can get mad at you. You wouldn't want someone to use your password and pretend to be you. Choose a password that's easy for you to remember but hard for others to guess. Here's a tip: Think of a special sentence, like "I finished school in 2020," and use the first letters and numbers to make a password, like "Ifsi2020."

# What to Know about Being Safe on Social Media



**Don't talk about sex with people you don't know.** It's important to be extra careful when talking to strangers, especially when talking about sex. Some people might try to abuse you. If they keep bothering you, tell the police. You can contact [thehotline.org](https://www.thehotline.org) or 800-799-7233 for help. You can also ask your case manager, to help you with this.

# What to Know about Being Safe on Social Media



**Be careful about what you put online.** Sharing things that are private can create problems for you later. Sometimes, even friends might use what you've shared in a bad way if they stop being your friends.

**If someone is being mean to you, talk to someone you trust.** Tell them everything that happened so they can help you.

# What Is Sexting?



"Sexting" is when people send pictures without clothes on using their phones. These nude photos can end up on the internet. Doing this can get you into big trouble with the law, and you might even lose your job.

## What You Need To Know About Sexting

It's against the law. In many places, if someone is under 18 and you take or share nude photos of them, it's illegal. If you have these photos on your phone or computer, you could get in trouble for having them.

## **Once you share something, you can't really take it back.**

Even if you delete it, someone might already have it and could be passing it around.

## **This can make you feel really upset or hurt for a long time**

Don't send nude pictures of yourself, even to a friend. If that friend stops being your friend, they could share it with lots of people. Once sent, those pictures can be passed around and might stay on the internet forever for anyone to find.





## What To Do If You Get “Sexted”

If you get a nude photo on your phone, don't share it with anyone else.

Find someone you trust and tell them everything that happened so they can help you.

If the photo was sent by a friend, let them know why it's not okay to send nude photos. You're really helping your friend by telling them this.

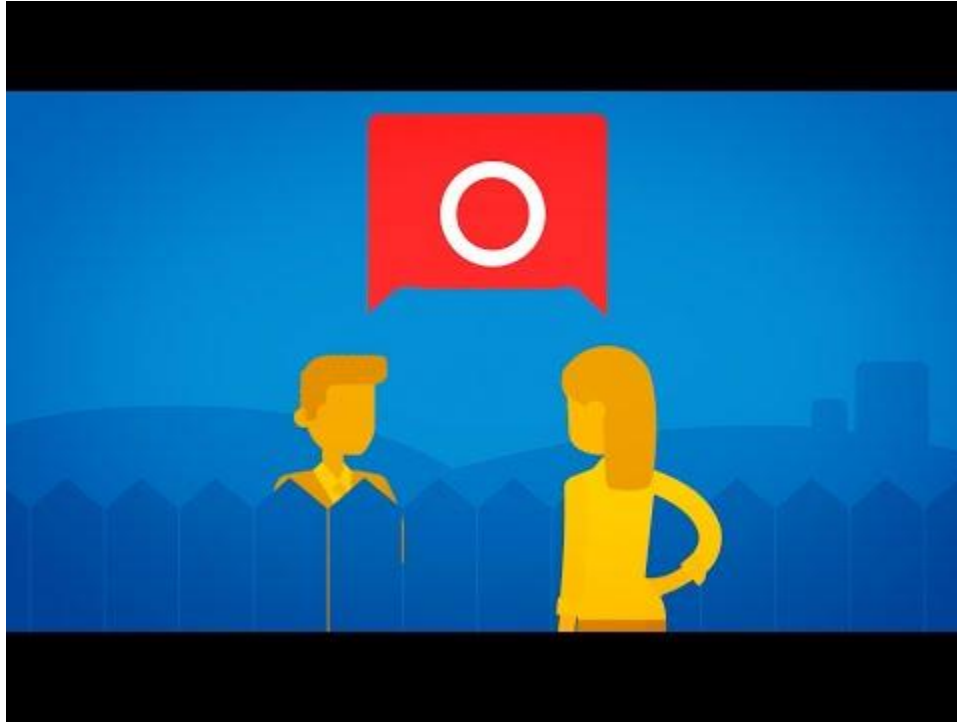
# What to Know about Being Safe on Your Phone



**Be smart when you use your cell phone.** The same advice for using computers goes for phones too. Be careful about who you share your phone number with.

**Phones are private.** If you let others use your phone when you're not there, it can cause problems. They might post something on your Facebook page, and it will seem like you were the one who posted it. It's smart to use a password to lock your phone.

# Why Report Fraud? | Federal Trade Commission



The part of the federal government that tries to shut down scammers is called the **Federal Trade Commission**.

**Watch this short introductory video.**

<https://www.youtube.com/watch?v=MUA0wtZVX8E&t=1s>