

## Cybersecurity Basics 2

### Scam Cards

#### Poetry Contest! Win up to \$5000!

How this scam works: You submit your poem to a poetry contest. Although you don't win the grand (cash) prize, you (and everyone else who enters the contest) receive a notification that your poem has been selected for inclusion in a special anthology, which you can purchase for just \$49.95! You may not ever receive the anthology in the mail; but if you do, it is likely just a book full of existing poems with yours added to the front page.

#### You Could Be a Model! No experience necessary!

How this scam works: You receive an email or social media message from a modeling scout, who tells you that you have what it takes to succeed as a model! They offer to set up your first photo shoot...all you have to do is send the studio fee upfront. But once you send the money, you never hear from them again.

#### Work from home for \$75 an hour!

How this scam works: While job searching, you receive an email from a work-from-home company that promises high pay rates for entry-level work. But what they really want to do is collect as much personal information from you as possible, or steal money from you by asking you to pay upfront for job training, access to a particular website, etc.

#### Brand-new Smart Phone: just \$50!

How this scam works: You see an ad for a smartphone, available for just a fraction of its normal cost. There's even a photo! But when you receive the phone, it turns out to be a cheap knock-off, or even a stolen, locked phone.

**Scholarship Search Engine:  
Guaranteed, or your money back!**

How this scam works: You sign up for a scholarship search engine that promises exclusive results if you pay for the “premium” version. In truth, you’re probably just paying them to do a Google search for you, and they certainly can’t “guarantee” that you will receive a scholarship. Usually, they just want to collect your personal information or get money from you!

**Discounted Designer Bags:  
Get all of your favorite brands for less!**

How this scam works: You find a website that sells luxury goods —like purses and jewelry — at “discounted prices” because of slight manufacturing defects. Once you send your money, you either never receive the purse or you receive a counterfeit version

**You’ve won a free vacation!**

How this scam works: You click on an ad that tells you that you’ve won a free 3-day vacation at a luxury resort. All you have to do is pay a “nominal” fee or prize tax, and if you don’t pay within the next 24 hours, you will lose the prize! However, after you pay, you never hear back from the company.

**You’ve won the lottery!  
Click here to claim your prize!**

How this scam works: You receive an email saying that you’ve won a lottery (which you never entered). You may be asked to pay some taxes and fees upfront or provide your bank account number so that they can transfer your prize money to you. However, either the check never arrives, or when it does, it bounces.