

Fraud prevention for youth

Online fraud occurs in every corner of our digital world, through social media, email, text and more, and can take the form of suspicious messages, offers and links to fake job opportunities, scholarships, just to name a few. Becoming a victim of online fraud and scams leaves you at risk of financial loss and even identity theft.

You may consider yourself an expert when it comes to navigating our digital world, but it's not always easy to recognize a scam. Today's fraudsters and scammers have developed sophisticated ways to trick you into providing personal information or sending money. These scams rely on our inexperience and are designed to make you think they're from a legitimate, trusted source.

Here are five of the most common scams targeting youth:



Inexpensive luxury goods

Have you ever seen an ad for designer clothing or an expensive phone on sale for a fraction of the price? Often, these websites are set up by scammers who are either not licenced to sell the merchandise, are selling knockoffs, or are just trying to get your credit card information. Once you've paid the fraudster you may never receive your merchandise, or if you do, it will be a cheap imitation. Before purchasing anything online, search Google for reviews of the company to ensure you'll receive what you've paid for.



Social media

Are you sure you know what information you're sharing online? Scammers know how to appear trustworthy and have creative ways to gather personal information. Be cautious of users, surveys or even fun quizzes that ask seemingly innocent questions, like 'what's your favourite pet?', 'what street do you live on?', or 'what is your birth year?' The answers to these questions could provide clues for scammers to gain access to your passwords and personal accounts.



Job scams

If you use social media, you've probably seen comments from users about a great paying job that doesn't require experience and allows you to work from home. As with most scams on this list, if it sounds too good to be true, it probably is. Before you provide any information, research the company to verify they're legitimate.

Job scams typically include a link to a website that asks for personal or financial information. Always avoid clicking on suspicious links, even if they appear legitimate. These links are phishing attempts to gain access to the information or your device.



Ticketing scams

Be careful where you buy tickets to concerts, events or festivals online. On social media, scammers will set up fake accounts and/or join private groups and post about selling tickets. The only catch? You have to send money or first provide personal information. Another popular way ticketing scams occur is when a scammer sets up a fraudulent website to sell tickets. Oftentimes, you may never receive the tickets you purchased, and if you do, they're fake. It's best practice to purchase directly from the vendor to avoid scams. It's also important to ensure the site has a lock symbol in the URL of the web browser as this indicates you're purchasing from a secure website.



Fake contests or scholarship offers

Scammers spend a lot of time and money creating illegitimate websites or ads that appear trustworthy and legitimate in order to trick youth into participating in a fake contest or applying for a fake scholarship. Most often, these scams encourage people to provide financial information or a small payment up front in order to participate. It's important to verify a business or organization before sending money or providing personal information. If the company appears to be local, check out how trustworthy they are by visiting the Better Business Bureau website.

Tips to prevent fraud

- Never give out personal or financial information unless you have verified the company or website's authenticity and are confident it can be trusted. If you're unsure, talk to an adult you trust.
- If you're asked to pay money up front before starting a new job or to collect a contest prize, chances are you're being scammed. Talk to a trusted adult or guardian before sending money online.
- Remember, if it sounds too good to be true, it probably is.
- Be cautious of others online and think before you post any personal information or participate in what appear to be innocent online quizzes and contests that seek information about you.

For more tips to help protect against online fraud, visit [telus.com/wise](https://www.telus.com/wise)