

TIPS TO TEACH YOUR TEEN TO AVOID SCAMS



Every day, teens like yours lose their hard-earned money and personal information to scams.

It's time to teach your kids how to spot shady texts, emails, and social media scams.



Online Shopping Scams

Scammers create fake e-commerce sites that pretend to be discount stores, offering high-demand items at low prices to steal payment and personal details for future scams.

How to avoid: Encourage your teen to verify the site's legitimacy by checking its URL for "https://" and looking for a padlock symbol. Advise them to use secure payment methods and to avoid making purchases from social media ads without verifying the retailer's authenticity through third-party reviews and ratings.

Text Message Scams

Scammers mimic banks or delivery services, seeking personal information or urging them to click malicious links. They might say something's wrong with an account, offer a prize, or strike up a conversation.



How to avoid: Tell your teen to never respond to or click links in unsolicited texts. If a message claims to be from a known organization, they should contact the organization directly through official channels to verify the message's authenticity. Encourage them to install a reputable cybersecurity app to screen potentially dangerous texts and calls.



Influencer Scams

Teens love their favorite influencers, but watch out for scammers who copy them, running fake giveaways where they will ask them to pay or share bank information to claim a prize.

How to avoid: Show your teen how to double check to make sure it's the official influencer's account by looking for number of followers, verification badge, and reminding them to never send money or bank details to people they don't know. They should be skeptical of any contest that requires payment or sensitive information to participate.

Freebie Scams

Teens love their favorite influencers, but watch out for scammers who copy them, running fake giveaways where they will ask them to pay or share bank information to claim a prize.



How to avoid: Instill a healthy skepticism in your teen about free offers that require sharing payment information. Encourage them to ask, "Why is this free?" and to research the company making the offer before engaging.



Peer-to-Peer Payment Scams

Scammers pose as friends or sellers on platforms like Venmo, Zelle, or Cash App to trick them into sending money for goods and services that don't exist.

How to avoid: Teach your teen to double-check the identity of the person they are sending money and look for typos and red flags in usernames, profile pictures, and transaction descriptions. They should avoid deals or sales conducted exclusively through peer-to-peer payment platforms, especially if the offer is unsolicited.