# **Internet Safety for Kids & Families**

# **Identity Theft & Online Scams**

Using personal information is necessary to realize the full benefits of the internet – like shopping, doing email, or getting access to websites or information you need.



Identity theft occurs when someone steals your personally identifying information (PII) and uses it for any number of reasons: to steal money from you, get a loan from the government, get medical benefits, or avoid getting arrested.

I.D. thieves can do this in many ways, but a lot of time they do this by stealing your personal information online. Sometimes they fool you into giving them the

information, and sometimes they just steal it.

### What you can do:

- Use reputable security software on your computer. This will help protect your computer from viruses, spyware, spam, and other malicious software designed to steal personal information. Keep this software updated at all times. Make sure the firewall feature is on. It filters the information your computer can send out or receive.
- **Be smart about how and where you surf.** If you need to enter personal information, enter as little as you need to. Wherever you need one, use a password that would be difficult for someone to guess, and change it regularly. You can also use tools that tell you if a website is legitimate or a hoax, and if it has any malicious software on it. (See below under "For More Information" on how to get this free tool.)
- **Be certain of what you download from the Internet.** Criminals sometimes can get you to download malicious software along with a legitimate program. Make sure the site that you're downloading it from is reputable, and that the file you are downloading is safe by keeping your security software up-to-date, and being more cautious about downloading executable files (those with a .exe at the end of its name). There are also free tools that can tell you if a website is legitimate or a hoax, and if it is secure. (See below.)
- Shop smart online. Make sure you know a site's privacy and security policies which tell you what information they collect and why, how they make sure it is safe, and whom they share it with. Use a credit card for shopping, as this is the best way to be covered for any fraud. Check your credit card statement regularly to make sure no one has used it without your knowledge, and report any fraud to the company.

## Need help now? For urgent matters, <u>click here</u>.

#### For more information:

- From our friends at the Identity Theft Resource Center.
- Preventing Identity Theft through Direct connections to the Internet.
- Preventing Identity Theft through Online Commerce.
- Identity Theft and Children Overview and prevention tips.
- <u>Stolen Futures</u> Video on preventing identity theft for teens.

#### Try the following free resources from Trend Micro:

- Free Website check tool this tool can tell you if a site is a scam or not.
- <u>Free security tools</u> Use these tools to help keep malicious software designed to steal your personal information off your computers or phones, or clean them up if they are already there.