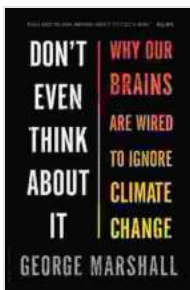


# Don't Even Think About It: The Perils of Internet Scams

The internet has become an integral part of our lives. We use it to stay connected with friends and family, shop, bank, and manage our finances. However, with such convenience comes a dark side: the rise of internet scams.

Internet scams are fraudulent schemes that use the internet to deceive people out of their money or personal information. These scams can come in many forms, including phishing emails, fake websites, and social media scams.

Online scams and frauds are very common. According to the Federal Trade Commission (FTC), Americans lost nearly \$5.8 billion to fraud in 2021. That's an increase of more than 70% compared to 2020.



## Don't Even Think About It: Why Our Brains Are Wired to Ignore Climate Change by George Marshall

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Scammers are constantly coming up with new ways to trick people. They may use sophisticated techniques, such as social engineering, to gain your trust and access your personal information. They may also use fake websites or emails that look very convincing.

Anyone can fall victim to an internet scam. However, some people are more vulnerable than others. For example, seniors, immigrants, and people with disabilities are more likely to be targeted by scammers.

If you're concerned about falling victim to an internet scam, there are several things you can do to protect yourself.

- **Be careful about what you click on.** Don't click on links in emails or text messages from people you don't know. Even if the email or text message looks legitimate, it could be a scam.
- **Be suspicious of websites that ask for your personal information.** Only provide your personal information to websites that you trust.
- **Use strong passwords and change them regularly.** Don't use the same password for multiple accounts.
- **Keep your software up to date.** Software updates often include security patches that can protect you from malware and other threats.
- **Install a firewall.** A firewall can help to block unauthorized access to your computer.
- **Be aware of the signs of a scam.** If you're unsure whether something is a scam, it's always best to err on the side of caution.

Types of Internet Scams

There are many different types of internet scams. Some of the most common include:

- **Phishing:** Phishing emails or messages try to trick you into revealing your personal information, such as your username, password, or credit card number. They often look very legitimate, but they can lead to identity theft or financial loss.
- **Fake websites:** Fake websites are designed to look like real websites, but they're actually used to steal your personal information or financial data. Be careful when clicking on links in emails or text messages.
- **Social media scams:** Social media scams are fraudulent schemes that use social media platforms to deceive people out of their money or personal information. They often involve fake profiles, fake contests, or fake investment opportunities.
- **Malware:** Malware is software that can infect your computer or mobile device without your knowledge. It can steal your personal information, damage your files, or even take control of your device.
- **Ransomware:** Ransomware is a type of malware that encrypts your files and then demands a ransom payment to decrypt them. Never pay a ransom if you're a victim of ransomware.

## How to Avoid Internet Scams

There are several things you can do to protect yourself from internet scams.

- **Be skeptical.** If something seems too good to be true, it probably is. Don't fall for promises of easy money or free gifts.

- **Do your research.** Before you click on a link or provide your personal information, research the company or website. Make sure it's legitimate.
- **Be careful about what you share online.** Don't share your personal information, such as your Social Security number or credit card number, with anyone you don't know.
- **Use strong passwords and change them regularly.** Don't use the same password for multiple accounts.
- **Keep your software up to date.** Software updates often include security patches that can protect you from malware and other threats.
- **Install a firewall.** A firewall can help to block unauthorized access to your computer.
- **Use a VPN.** A VPN can help to encrypt your internet traffic and protect you from hackers.
- **Be aware of the signs of a scam.** If you're unsure whether something is a scam, it's always best to err on the side of caution.

## Consequences of Internet Scams

Internet scams can have a devastating impact on their victims. Financial losses are common, but scams can also lead to identity theft, emotional distress, and even physical harm.

**Financial losses:** Internet scams can cost victims thousands of dollars. Scammers may steal your money directly or they may use your personal information to commit identity theft and steal from your bank accounts or credit cards.

**Identity theft:** Identity theft occurs when someone uses your personal information to open new accounts, apply for loans, or commit other crimes. Identity theft can damage your credit, ruin your reputation, and make it difficult to get a job or rent an apartment.

**Emotional distress:** Internet scams can cause victims significant emotional distress. They may feel embarrassed, ashamed, or angry. Scams can also damage relationships and lead to depression or anxiety.

**Physical harm:** In some cases, internet scams can even lead to physical harm. For example, if you're tricked into giving a scammer your address, they may come to your home and rob you.

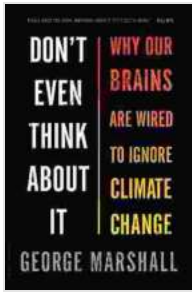
## How to Report an Internet Scam

If you've been the victim of an internet scam, you should report it to the appropriate authorities. You can report it to the FTC, the FBI, or your local police department.

Reporting a scam can help to protect others from falling victim to the same scam. It can also help to bring the scammers to justice.

Internet scams are a serious problem, but there are things you can do to protect yourself. By being aware of the different types of scams and taking steps to avoid them, you can keep your money and personal information safe.

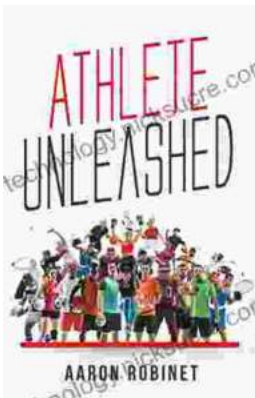
If you've been the victim of an internet scam, don't be afraid to report it. Reporting a scam can help to protect others from falling victim to the same scam. It can also help to bring the scammers to justice.



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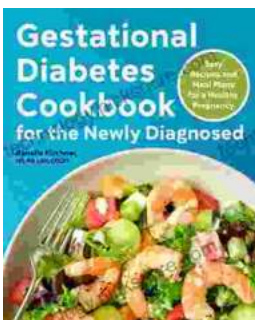
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