

How To Keep Your Guard Up Against The Newest Scams

It seems like there's a new data leak or identity theft trick to be worried about every week. If you're not informed, you risk becoming a victim. Sitting back and waiting for news about scams to come to you may not be enough. In an ever-changing security climate, you need to stay on top of new threats in personal information security.

Why the landscape changes so fast

The bad news is that humans have become the weak link in the information chain. Breaking modern encryption algorithms takes high-powered supercomputers months, if not years. Information you intended to send online or over the phone being hijacked by nefarious people is a slim chance. The biggest danger is sending information to people you don't intend to be the recipients.

That's why scams crop up so quickly. Humans can be tricked in any number of ways. Scammers can appeal to fear, greed or sentimentality in different forms to trick information out of you. They can also rely on inattention to detail or carelessness. This is because humans have a number of built-in vulnerabilities.

Unlike a computer, you can't just download the latest anti-virus software to your brain. You can, however, do the next best thing: stay current on evolving cybercrime situations.

Websites to visit regularly

The FTC regularly updates its website with phone, email and web-based scams. Its website, <https://www.consumer.ftc.gov/scam-alerts>, features several articles a week. As one of the strongest consumer watchdog agencies, it investigates illegal or fraudulent business communications with zeal. It publishes the results of these investigations in hopes that fewer people will be victims in the future.

You can also pitch in and be a good cyber citizen by reporting scams you see to the FTC. You can report it online using the FTC's form at this website: <https://www.ftccomplaintassistant.gov> or call their toll-free number at 1-877-FTC-HELP. It's one way you can make sure scammers are stopped before they really get started.

The Better Business Bureau (BBB) also maintains a list of scams from criminals posing as businesses here: <http://www.bbb.org/council/news-events/lists/bbb-scam-alerts/>. The BBB is a helpful place to look if you've received an offer that seems too good to be true. For identity-theft specific scams, the Identity Theft Resource Center maintains a list of schemes to steal personal information. Their website is located at <http://www.idtheftcenter.org/ID-Theft-Blog/Scams-Alerts/>.

Games to play

Keeping up with the latest threats isn't all work. There are also fun, interactive games you can play! The FTC's weight loss challenge game tests your knowledge of common weight loss scams. It can be a fun way to start talking with kids about the dangers of online ads. You'll find it here: <https://www.consumer.ftc.gov/media/game-0026-weight-loss-challenge>.

If you're feeling advanced, you can check out Admongo at www.admongo.gov. This creative, sci-fi themed platform introduces the hidden dangers of advertisements. It can also make a great stepping stone into a conversation with kids about caution around advertisements.

News to follow

You're not alone in the effort to protect yourself against fraud. The National Consumer League is a not-for-profit organization with over 100 years of history helping to protect consumers from scammers. It maintains a list of scams and monitors old ones. It also interacts with law enforcement where possible to try to bring scamming groups down.

One of the services the National Consumer League provides is an email list. It sends out alerts whenever a new threat to consumer well-being emerges. In addition to covering scams, it also monitors product recalls, food safety conditions and truth in advertising concerns. It's a great resource in helping you make smart consumer choices in a market crowded with information. To join the mailing list, just visit their website: www.nclnet.org

Remember, the computer age brought us wonderful improvements in our quality of life. We can seek entertainment, educate ourselves, and stay in touch with friends and family using a device that fits in your hand. With that greater connectivity comes the need for constant and careful scrutiny of the information that comes across our screens. In this struggle, too, knowing is half the battle.

SOURCES:

<http://www.nclnet.org/>

<https://www.consumer.ftc.gov/media/game-0026-weight-loss-challenge>