# Phishing Schemes

# In This Module

- What are phishing schemes?

- How can you recognize them and avoid them?

# Phishing Schemes

*Phishing schemes are scams that try to manipulate you over email, text, or the phone*

*These schemes try to fool you into revealing personal information and are used by cybercriminals to commit identity theft or to steal your money or personal information to sell elsewhere*

# Activity

What phishing scams have you heard of or encountered before?

# Phishing Schemes Aims

Phishing schemes attempt to trick you into:

- Sharing or giving away valuable, personal information
- Performing a task or action (like clicking a link) that can install malware on your device

# Spotting Phishing Schemes

Look for manipulative techniques or suspicious details:

- **Urgency:** The request is urgent and is pressuring you to do something quickly
- **Fear:** The request tries to scare you into acting quickly
- **Sympathy:** The request plays upon your sympathy to obtain your cooperation

# Spotting Phishing Schemes

Look for manipulative techniques or suspicious details:

- **Unknown party:** The request seems to come out of nowhere
- **Opportunity:** You find out you've won something but it's out-of-the-blue
- **Errors and mistakes:** The request has spelling errors or poor grammar
- **Unknown sender:** The request is from someone unknown or it claims to be from someone you know, but key details are off

# Detecting Phishing Schemes

- Be cautious with clicking or opening things from unknown senders or for urgent requests
- Double check the sender. Is this from who you think it is from, or from some impersonator?
- Consider the request or offer. Does it make sense?
- Look for errors
- Run a search. You might find results for a common scam!

# Avoiding Phishing Scams

- Keep your security settings updated

- Use multi-factor authentication and other best practices to keep your passwords and accounts secure

- Practice data minimization to reduce how much of your personal information is available online

- Be aware of common phishing scams and techniques

# Activity

Use the guided handout to take a quiz and explore examples of phishing schemes

Test you knowledge and see what trends and techniques you can spot

# Takeaways

- Phishing scams and schemes are a common threat in our online and digital lives
- These scams try to manipulate you into doing a task or sharing information that you should not
- Scammers use these techniques to steal identities, compromise accounts, obtain money or financial information, et cetera
- Keep your accounts secure and be alert to the techniques used in phishing scams

# Resources

"How to avoid falling victim to online, email and phone scams" from *The Guardian* ([link](link))

Security Planner from *Consumer Reports* ([link](link))

Anti-Phishing Working Group ([link](link))

# Questions?

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