Phishing Schemes
In This Module

- What are phishing schemes?
- How can you recognize them and avoid them?
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 your 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)

Security Planner from *Consumer Reports* (link)

Anti-Phishing Working Group (link)
Questions?
NYC Digital Safety
Privacy & Security