



## Scams Handout

### RECOGNISING SCAMS

Here are some links to some reliable websites for tips to help you recognise scams and spot aggressive marketing:

<https://ripoff-tipoff.campaign.gov.uk/>

<https://www.ageuk.org.uk/information-advice/money-legal/scams-fraud/>

<https://www.which.co.uk/consumer-rights/advice/how-to-spot-a-scam-alFiz5h8mnJ9>

### Three tips for avoiding aggressive marketing

- If you DO subscribe to something, check the terms, and set an alert on your phone or date in your diary to unsubscribe if you are using a time limited offer
- You can search for things incognito for extra privacy
- Check the website for the padlock
- Reject cookies
- Check for fake reviews (loads of reviews, no verified purchase tick, sound the same or written in the same style, vague)

Watch this video for more tips to spot aggressive marketing!

<https://www.youtube.com/watch?v=hRparTUtqkA>

### Threat or Promise?

Not all scams are the same, but they usually have the following things:

- A threat or a promise
- Something that arouses emotion (like fear, excitement or confusion)
- The emotion gets you to take an action of some kind (click on a link for example)

If you notice these things, you can take a step back and think before you take the action.



### **Golden Rules for going online**

- Don't give your personal details to an individual, business or organisation unless you know them and can trust them (full name, address, DOB)
- Don't click on links unless you are sure where they come from
- Don't call or text back on the number you are contacted on, even if it looks like they are calling from a number you trust
- If it seems too good to be true- it may well be!
- If you feel scared, excited, anxious or under pressure- STOP and think.

### **Checking someone's profile- are they who they seem to be?**

If you're not sure about someone's social media profile, check these things:

- Do they have many posts and were they posted over a long time?
- Do they have very few friends of the same sex?
- Is the account recently opened
- Do they seem like the dream partner?
- Perhaps their profile details 'don't quite add up'. This looks different from male or female scammers, but signs could include an unusual selection of places for where they have lived or their education (some even make up schools and universities).
- Are they friends with many people you know? If so, it can be worth checking if that person knows them in real life. If not, do they have a reason to connect with you?

Remember there is no one sign that always means someone is a scammer but when you notice several of these signs, do be wary!

### **If you think you're being scammed**

Citizens Advice has an online tool you can use which can help work out if you have been scammed, and which gives advice at the end.

<https://www.citizensadvice.org.uk/decision-trees/scams/>

If you aren't sure of the number to call to tell your bank you've been scammed, you can call 159 and they will put you through. This idea has been set up by Stop Scams UK and you can find out more about calling 159 on their website:

<https://stopscamsuk.org.uk/our-work/159-phone-number/>

If you or someone you know has been scammed and needs some emotional support, Citizens Advice have a helpful page here:

<https://www.citizensadvice.org.uk/consumer/scams/get-help-dealing-with-the-effects-of-scams/>



## Red Flags, Green Flags

We can think about our green and red flags when it comes to relationships in real life, and we can think about them when it comes to relationships online. There's no one thing that tells us whether to trust someone or something- we build a picture and make a judgement call.

In real life we can work out if someone's behaviour is a red or green flag by asking things like this:

- Do they respect your boundaries?
- What happens if you don't give them what they ask for?
- Do they support your relationships with other people?

Online we can also ask things like this:

- Did they ask you for money before meeting you?
- Are they asking for secrecy?
- If they have asked for money, is it a proportional amount?
- How easy is it to have video calls with them?
- Is it possible to meet them in real life?
- How much do they have going on in their lives? High drama can put you under pressure to respond.

## Breaking the Spell

One reason scams work is because they are exciting and/or involving. It can feel like you are under a spell. Here are a couple of ways to break the spell.

### **Before you decide to do anything:**

- Break eye contact with the screen
- Move away
- Take a break
- Talking with a friend in real life can also be helpful

### **If you are feeling unsettled, try this mindfulness exercise:**

- Move away from the screen and find somewhere comfortable to sit or stand
- Slow your breathing down
- Feel your body in contact with the floor or chair and notice what you can feel
- Listen to the sounds you can hear, close to you and further away



- Open your eyes, look around the room or out of the window
- Quietly name to yourself three objects around you that you can see, three sounds you can hear, and three things you can feel
- Thank yourself for taking the time to relax

**Add your favourite trusted websites and tips here:**

**To get you started:**

- <https://www.nhs.uk/>
- <https://www.gov.uk/>
- <https://www.moneysavingexpert.com/>
- <https://www.citizensadvice.org.uk/>