

Be cyber secure: student scams



College students are often juggling classes, housing, jobs and internships while also taking on many new financial decisions. As you assume more responsibility, you may encounter scammers or cyber criminals who are trying to take advantage of you by offering services, items for sale, or employment under false pretenses. Scammers use emotional triggers, like love, compassion, exhilaration or fear, to trick you into acting immediately and hand over money or personal information.

→ Scams targeting students can take many forms. Here are some common types to look out for:

- **Fake listings** for apartments, books, movers, or other services.
- **Student loan** debt relief scams.
- **Fake employment offers.**
- **Unpaid tuition** claims or other educational costs.
- **Unsolicited scholarships** and grants.
- **Social media** scams.

→ Be proactive:

- **Be careful** about what you post about yourself online, including personally identifiable information such as your address or cell phone number.
- **Monitor** your privacy settings on any online account.
- **Verify** any unexpected requests for info via phone, text, email, computer messages or social media through a verified website, a recent bill or statement or alternate phone number.
- **Never share** information with people you don't know, especially if they contacted you. Your personal information can be used by criminals to build a fake identity.
- **Trust** your instincts. If an offer looks too good to be true, it probably is.
- **Remember** that anyone can become a target for a scam, even if you do not have a disposable income.
- **Be wary** if pressured to pay in ways that seem hard to trace or keep track of such as prepaid debit or gift card codes, wires, bank transfers or digital currency.

→ If you suspect you have been targeted:

- **Don't delay.** Act quickly if you think your passwords have been stolen, if you receive a changed password notification from providers, or if your account access changes on apps.
- **Freeze financial accounts** that may be affected and inform credit bureaus.
- **Know and follow your local laws** and guidelines for cyber incidents.
- **Document everything** about the event. The more information you have, the better armed you will be to assist an investigation by your company, your bank and law enforcement officials, and the better prepared you will be against future events.

Visit www.bankofamerica.com/security to learn how to help protect yourself and those closest to you.

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