



UnScam Yourself

Can you spot a scam?

Turn the page and find out.

Then check out [consumer.gov](https://www.consumer.gov) to learn more.



1

How can you protect yourself from identity theft?

- a. Never tell anyone who you are. Ever.
- b. Use fake names.
- c. Only give out your Social Security number if you HAVE to.
- d. Only give out fake Social Security numbers.

2

How might you know that your identity was stolen?

- a. You get a bill for something you didn't buy.
- b. You meet someone who looks just you.
- c. You stop getting your credit card bill.
- d. A and C

3

What should you do if your wallet is stolen?

- a. Shut off any credit cards or debit cards that were in your wallet
- b. Put a fraud alert on your credit report
- c. Review your free copy of your credit report
- d. All of the above

4

If you find charges or accounts aren't yours, what should you do?

- a. Don't worry. It will all get sorted out.
- b. Pay the charges. The company will pay you back when you prove they're not your bills.
- c. Call and explain, follow up with a letter, and keep a file of your letters.
- d. Keep your fingers crossed.

5

What would be a secure password to use online?

- a. The word "password"
- b. 12345678
- c. Your birthdate
- d. 1Ha\$p&Ud

6

If you're using your credit card online, the safest place to do that is:

- a. The library. Nothing bad ever happens there.
 - b. Your own computer.
 - c. A coffee shop. Nothing bad happens there, either.
 - d. Nowhere. Just don't do it.
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7

It's safe to use a wifi hotspot to buy something on your smartphone, right?

- a. How lucky are you feeling?
- b. If the hotspot and the site use encryption...but most public hotspots don't.
- c. If you're willing to share your credit card number with others who can see it.
- d. Sure, I do it all the time.

8

You find an online listing for the perfect house to rent. You should:

- a. Drive by the house to see what it looks like.
- b. Wire the deposit money right away, so you can get your keys.
- c. Never wire money to someone you don't know.
- d. Rent a moving van.

9

You get an email from your bank: your account has been hacked and they need your account number and PIN. You should:

- a. Delete the email. The bank already has your account number and PIN.
- b. Call the bank to see if your account was really hacked.
- c. Quickly click the link or call the number to give them the information.
- d. A and B

10

You get a pop-up or an email that says your security software is out of date. You should:

- a. Click on the link to update your security software, right away!
- b. Close the pop-up or delete the email.
- c. Click the link to see if it looks legit, then update your security software.
- d. A and C

11

You find the best car for sale online – and it's cheap. You:

- a. Ask what color it is and decide to hold out for red.
 - b. Wire the down payment right away so you don't lose the deal.
 - c. Ask for more information and then wire the money.
 - d. None of the above.
-

12

On your Facebook page, it's a good idea to:

- a. Post lots of pictures of your friends without asking them.
- b. Tell people where you are and what you're doing, all the time.
- c. Know your privacy settings and check them when the site's policies change.
- d. Be outrageous, since nobody but your friends will see what you post.

13

You won the lottery! Yay, you! Now, just wire \$400 for the taxes before you collect. You:

- a. Won! You won! You wire the money so you can get rich.
- b. Do not wire money to people you don't know. It's your rule. You stick to it.
- c. Ask all your friends what to do...and then you send the money.
- d. A or C but not B

14

You find out you can make big money working from home. You:

- a. Call the phone number on the poster and give them your credit card number.
- b. Click the link in the ad, fill out the form, and give them your credit card number.
- c. Realize that it's a bogus offer. Ignore it.
- d. Ask your friends what to do, then sign up with your credit card number.

15

You get a message from a friend who's in trouble in another country. She needs you to wire her money to help. What do you do?

- a. You reply to that message to see how you can help.
- b. You get in touch with your friend a different way to see what's up.
- c. You tell your friend her account might have been hacked.
- d. Either B or C

16

The best prepaid debit cards are the ones recommended by someone famous.

- a. They wouldn't say it was good if it was a bad deal. Would they?
- b. I look for the lowest fees. I don't care who advertises it.
- c. Who would know better than the financial people with their own TV shows?
- d. I don't care if it's the best deal ever, I'm not carrying THAT guy's card.

