NEXT GEN PERSONAL FINANCE

Name:	Date:

INTRO

TALK TO A PARTNER

1. You want to enter an online contest. You could win $1,000! To enter the contest the website asks you to provide your full name, email address, social security number, and birthdate. Do you still enter the contest?

   Write your explanation in the box below. Then, discuss your reasoning with a partner.

LEARN IT

ARTICLE: Computer Security
The security of your computer can affect the safety of your online experience. It's important for you to protect your computer and your personal information at all times to prevent falling victim to scams.

Computer Security

There are a few basic computer security best practices you may be aware of like keeping your Social Security number and account numbers private or using strong email passwords and protecting them. Learn about other computer security risks you should be mindful of below:

- **Peer-To-Peer File Sharing -** Some people share music, games, or software online. Peer-to-peer file sharing allows these kinds of files to exist in an informal network of computers running the same software. P2P file sharing risks include:

  - ❖ Accidentally providing people with access to your private files
  - ❖ Downloading copyrighted material which is illegal
  - ❖ A shared file could hide spyware, malware, or inappropriate videos and pictures

  Here are some tips for sharing files safely:

  - ❖ Install file-sharing software properly. Activate the proper settings so that nothing private is shared.
  - ❖ Before opening or playing any file you've downloaded, use security software to scan it. Make sure the security software is up-to-date and running when the computer is connected to the internet
- **Apps -** Have you ever downloaded apps to a phone or social networking page? Downloading may give the app's developers access to personal information that's not related to the purpose of the app. The developers may share the information they collect with marketers or other companies. Check the privacy policy and their privacy settings to see what information the app can access before downloading it to be safe.

If you don't practice computer security you can fall victim to scams. It's important you understand what is at risk and do your best to prevent it from happening.

[Source]

1. Your best friend found new, unreleased music from your favorite singer online and he wants to download it. What questions would you ask him before he downloads the music to make sure he is practicing good computer security?

2. Do you think it is ethical for app developers to access your personal information that is not related to the purpose of their app? Explain why.

VIDEO: [What is phishing?](#)

1. Pretend you are teaching your younger sibling about phishing. What would be your kid-friendly definition?

2. List three excuses a scammer uses when trying to get your personal details.

DO IT

ANALYZE: Phishing Clues

As you just learned phishing is when scam artists send fake text, email, or pop-up messages to get people to share their personal and financial information. Criminals use the information to commit identity theft. Let's learn more about how to identify a phishing message.

PART ONE: REVIEW - Phishing Clues
Review the phishing clues below. These clues help you identify phishing scams.   ● *Unexpected cash/prize*   ● *Claims there is problem with your account*   ● *Sense of urgency*   ● *Misspellings/Grammatical errors*   ● *Incorrect web address*   ● *Message not addressed to you personally*   ● *Unusual download extension*

PART TWO: ANALYZE - Phishing Scams

As you've learned, it is important you know how to identify phishing scams. Follow your teacher's directions to complete the activity using the list of phishing clues you reviewed in Part One and the examples provided by your teacher.

1. Which phishing clues can you identify in Example #1 that confirm it is a scam? Explain.

2. Which phishing clues can you identify in Example #2 that confirm it is a scam? Explain.

3. Which phishing clues can you identify in Example #3 that confirm it is a scam? Explain.

4. Which phishing clues can you identify in Example #4 that confirm it is a scam? Explain.

5. Which phishing clues can you identify in Example #5 that confirm it is a scam? Explain.

✅ EXIT TICKET

1. In your own words, describe what a scam is and give one example of a scam.

2. Who do you think is more likely to fall victim to phishing - your grandparents, your parents, or your classmates. Explain why.

3. Describe how you are going to make sure your computer activity is secure moving forward.