

AVOIDING SCAMS SCENARIOS (PROVIDER VERSION)

This activity is ideal for defining Personally Identifiable Information and teaching the importance of not sharing Personally Identifiable Information, including social security numbers. Review scenarios prior to the session. You may adjust scenarios based on your local context.

SCENARIO

Yuusuf checks his mailbox and has two new letters. He opens and reads each letter. What should he do with each letter?

LETTER 1:

At the Internal Revenue Service (IRS), it has come to our attention that you owe \$3,250 in taxes. Unless you pay immediately, you will incur penalty fees and risk arrest. To prevent these actions, call the following number immediately to make a payment.

KEY MESSAGES:

This scam is called back-owed taxes. Yuusuf should check online to see if the company is real. He may find online resources that make him think the scam is real. For example, just because the IRS is a real U.S. government organization does not mean that the request for payment on overdue taxes is real. An informal tone is a sign that this is a scam.

LETTER 2:

Manufacturing Inc. would like to offer you a full-time position earning \$18 hourly. Before starting, we need to conduct a background check. Please email the following documents to us quickly: social security card, state ID, and direct deposit.

KEY MESSAGES:

This scam is called a sight-unseen job offer. If Yuusuf provides his Personally Identifiable Information (social security number, state ID, and banking account information), he is at high risk for identity theft. Providing this information allows these criminals to steal the money he saved in the bank and ruin his credit. With bad credit, Yuusuf will have difficulty applying for loans in the future when he wants to purchase a car or house.