STAY SAFE FROM CYBER SCAMS

Based on FBI IC3 Trends – Simple Steps to Protect Yourself

Key Facts

Over $20 billion lost to cyber scams in 2025.
Adults age 60+ lost $7.7 billion (the most impacted group).
Scammers target people—not just computers.

Most Important Rule

STOP. VERIFY. THEN ACT.



Common Modern Scams

Investment Scams
- Build trust and show fake profits.
- If you can't withdraw your money, it's a scam.

Trusted Email Scams
- Emails from friends or businesses asking for money.
- Always verify outside of email.

Impersonation Scams
- Pretending to be the government, banks, or healthcare.
- Use fear and urgency to pressure you.

AI-Enhanced Scams
- Voice cloning and fake videos.
- Even familiar voices may not be real.

Warning Signs

· Urgency or pressure to act quickly
· Requests for secrecy
· Changes in payment instructions
· Unexpected messages—even from people you know

Follow the Money

· Scammers prefer payments that are hard to reverse:
· Cryptocurrency
· Wire transfers
· Gift cards
· Gold

Rule: If someone asks for these, it's almost always a scam!

How to Protect Yourself

· Pause before responding to urgent requests
· Call using a number you already trust
· Don't click unexpected links
· Talk with family about scams
· Create a family 'safe word'

If You Think You've Been Scammed

1. Contact your bank immediately
2. Try to stop or reverse the payment
3. Change your passwords
4. Report it

Resources:

· iowafraudfighters.gov — scam reporting
· FTC.gov — Report Fraud
· IC3.gov — business fraud reporting
· IdentityTheft.gov — ID theft recovery plans
· missingkids.org/netsmartz — National Center for Missing & Exploited Children and online safety tips
· 988 Suicide and Crisis Lifeline phone number— mental health support

CYBER RESOURCES

Cyber House Rock

Music Videos to Learn About Cybersecurity

Created by Cyber House Rock
Website: cyberhouserock.info
YouTube: www.youtube.com/@CyberHouseRock-i3v

Pause Like a Possum

Topic: Safe Clicking
Big Idea: Pause before you click.
Learn how to recognize suspicious messages, avoid phishing links, and stay calm instead of reacting to urgency online.
Link: cyberhouserock.info/video/pause-like-a-possum

Too Smart to Be Spam

Topic: Account Security
Big Idea: Verify before you trust.
Learn how to identify spam messages and use tools like strong passwords and multi-factor authentication to stay secure online.
Link: cyberhouserock.info/video/too-smart-to-be-spam

Credit Lock Rock

Topic: Credit Protection
Big Idea: Monitor, lock, and stay aware.
Learn how to use tools like credit monitoring, alerts, and credit freezes to safeguard financial identity.
Link: cyberhouserock.info/video/credit-lock-rock

But It's Free

Topic: Data Privacy
Big Idea: If it's free, your data is the price.
Learn how 'free' apps collect personal data, how that data is used for tracking and advertising, and why it's important to think before sharing information online.
Link: cyberhouserock.info/video/but-its-free

Phishing Boat Blues

Topic: Phishing & Scam Awareness
Big Idea: **P**rotect your information from phishing scams.
Learn how phishing attacks target types of sensitive information—like passwords, personal details, and financial data—and how to recognize and avoid these scams.
Link: cyberhouserock.info/video/phishing-boat-blues

Walter the Wolf

Topic: Cybersecurity Awareness
Big Idea: Cyber threats don't always rush—some wait for the perfect moment.
Learn how scammers use patience, stealth, and social engineering to infiltrate systems over time—and how teamwork and smart habits can stop them.
Link: cyberhouserock.info/video/walter-the-wolf