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CHILDREN IN WALES
1993-2023

Keeping my money, possessions and myself safe

A young person's guide

Resource 12 of 12



You may also like to read these resources:

- Money- putting some aside
- Food Shopping Tips
- Budgeting

Getting Ready Project



Your home is yours, for you and the people you want to be there. Here are some tips to stay safe in your home

Useful contacts:
• Police (non emergency) - 101
• If you smell gas- 0800 111 999
• If you have no water- 0800 052 0130

Security

- Think about who you invite into your home
- Be careful if you hold a party- make sure only people you invite come along
- If someone from a broadband company/utility company needs to come into your home, make sure you check their ID
- Never give your bank details to someone who phones you. Your bank will **never** ask for your PIN number or bank security information
- Rip up receipts or letters with your address or card information on them



Read me!
Take some time to look at the below website to prevent you being a victim of fraud
<https://takefive-stopfraud.org.uk/consumer-advice/>

Loan Sharks

'Easy Money' Schemes

- Be aware of scams where you are asked to hold money in your account for someone else
- This may be advertised as a job on social media with titles such as- 'money transfer agents', 'local processors'
- Or it may be advertised as an 'easy' loan
- When the money comes into your account you will be asked to transfer money to another person but allowed to keep a small amount for yourself
- This is a way for criminals to 'clean' money from criminal activity
- You become a money mule
- **You** would be committing a criminal act which could lead to prison as well as not being able to have a bank account or borrow money in future.



- Do not be tempted to borrow money from loan sharks/door stop lenders.
- They may be people you have seen in your neighbourhood and appear friendly
- However they will use threats and intimidation
- They will claim you owe a lot more than you actually do
- Door stop lenders are illegal
- If you have concerns contact the police or contact the Wales Illegal Money Lending Unit imlu@cardiff.gov.uk

Cold Callers
Cold callers come to your door trying to sell you things, get you to sign up for things etc and may be quite pushy. Use a poster such as [this one](#) to deter cold callers

Local Police

Get to know your local Police Community Support Officers who will know the area well:
• Carmarthenshire- <https://www.dyfed-powys.police.uk/en/your-area/carmarthenshire/>

KEEPING SAFE IN YOUR HOME



**KEEPING
SAFE
ONLINE**

Useful sites

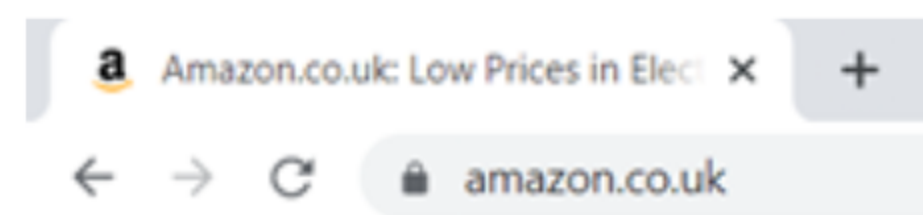
- Ways to recognise a phishing email
<https://www.moneyadviceservice.org.uk/blog/how-to-spot-and-report-fake-emails-and-phishing-scams>
- Keeping yourself safe online
<https://www.bt.com/skillsfortomorrow/daily-life/keeping-yourself-safe-online.html>
<https://www.thinkuknow.co.uk/>
<https://www.saferinternet.org.uk/advice-centre/young-people/resources-11-19s>
- Safe shopping online
<https://www.getsafeonline.org/shopping-banking/shopping1/>
<https://www.moneyadviceservice.org.uk/en/articles/shop-safely-online>



As we live our lives more and more online, it is important we think about keeping ourselves safe. Here we discuss how you can do this.

Shopping Online

- If you choose to do any shopping online, make sure you use a secure site.
- A secure site will have a padlock in the address bar



- Be careful of offers that look too good on online marketplaces. Are you buying what you think?



- Make sure you set up a password or PIN to unlock your phone
- If you lose it there is that extra level of security to stop people looking at your information

Phishing

- This is a term used to describe emails sent to you from fraudsters asking for bank details or personal information such as passwords
- They will then use that information to buy things, get credit cards etc
- Your bank will never ask you to send bank details through an email
- Your bank will not ask you to click a link because your account has been 'compromised'
- Some emails will be made to look very real however check the email address where it has been sent from. For example an email from Barclays will end with @Barclays.co.uk



General online security

- Check your security settings on social media
- Make sure you only reveal what you want to, to who you want i.e. set your posts to friends only
- Are people you are talking to online really who they say they are?
- Don't do anything online you don't feel comfortable with for example sending intimate pictures to people
- Use different passwords for each account you use
- Use complicated passwords not password123
- Check if your email has been breached using

<https://haveibeenpwned.com/>



If you want to improve your online skills, try:

- <https://www.bt.com/skillsfortomorrow/>
- <https://barclayslifeskills.com/>



Do you know how much information you are giving away through social media? Here we will look at ways you can stay on top of your privacy.

What do I reveal?

- What information is available on your social media accounts?
- Your birthday?
- Pictures of your home?
- Your address?
- Full name?
- Posts that reveal when you are not at home?



- Individuals can use this sort of information to 'steal your identity' and get credit cards, loans etc in your name

Harmful Content

If you have seen harmful content about you or another person such as threats, bullying, unwanted sexual advances then report it. For more information go to:

- <https://reportharmfulcontent.com/>

Online Gaming

- Don't use your real name on gaming accounts
- Be careful about what personal information you give out when playing in a large online community
- Watch out for scams when buying in game packs

HELP!!

If you think someone is using your data fraudulently contact:

- Your local Citizens Advice
- <https://www.actionfraud.police.uk/>

OR

- <https://www.victimsupport.org.uk/crime-info/types-crime/fraud>

What can I do?

- Check the privacy settings on your account
- Are you posting to the public? Friends only?
- Go through your friends list and remove individuals you don't speak to anymore
- Check your privacy settings on each social media account (see list left) or go to:

www.internetmatters.org

<https://www.saferinternet.org.uk/advice-centre/young-people/resources-11-19s>

Checking your privacy settings

- Facebook
https://www.facebook.com/about/basics/manage-your-privacy?utm_source=google&utm_medium=sem&utm_campaign=ofa
- Snapchat
<https://support.snapchat.com/en-GB/a/privacy-settings2>
- Instagram
<https://help.instagram.com/196883487377501>
- Tik Tok
<http://support.tiktok.com/en/privacy-safety>

SOCIAL
MEDIA
ETC