

# 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

#### **Useful contacts:**

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





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

# 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

# '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.

#### Read me!

Take some time to look at the below website to prevent you being a victim of fraud https://takefivestopfraud.org.uk/consum er-advice/

## Loan Sharks

- 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:

Caerphilly CBC- www.gwent.police.uk/en/your-area/caerphilly-area/

#### **Useful sites**

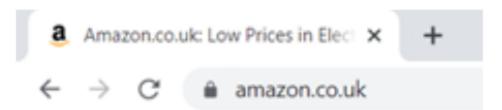
- Ways to recognise a phishing email https://www.moneyadviceservice.org.uk/ blog/how-to-spot-and-report-fake-emailsand-phishing-scams
- Keeping yourself safe online
   https://www.bt.com/skillsfortomorrow/dai
  ly-life/keeping-yourself-safe-online.html
   https://www.thinkuknow.co.uk/
   https://www.saferinternet.org.uk/advice-centre/young-people/resources-11-19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

KEEPING SAFE ONLINE



# 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

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.

# 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/

#### **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/19688348737

Tik Tok

http://support.tiktok.com/en/privacy-safety





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/advicecentre/young-people/resources-11-19s

