care FINANCIAL LITERACY EDUCATION LOS ANGELES

STAY ONE STEP AHEAD

# FRAUDS, SCAMS AND IDENTITY THEFT

## VOCAB SHEET

**Identity Theft:** Attackers steal your personal information (like credit card numbers or your Social Security Number) and pretend to be you.

**Financial Loss:** Scammers use your login information to make unauthorized transactions, drain your bank account, or apply for loans in your name.

**Remote Access:** Certain malware or viruses can give attackers control of your device, letting them download your photos, message people, or steal files.

**Phishing Site:** A fake website that tricks you into entering sensitive information like login details or credit card numbers.

**Malware Installation:** Accidentally downloading a virus that can block access to your device or steal sensitive information.

**PIN:** A short number code used to verify your identity for secure access to accounts, devices, or financial transactions.

**Digital Payment Apps:** Apps used to send or receive money, such as PayPal, Venmo, or Cash App.

**Hacked:** When someone breaks into your account without permission, usually by stealing your password, PIN, or personal information.

**Phishing:** When someone tries to trick you into giving private information through email or text.

**Pharming:** When you are redirected to a fake website that asks you to enter private data.

**Multi-Victim Fraud:** When a scammer hacks a company database and steals private data from many people at once.