

# SCAM CULTURE

Did scamming just get cooler?



## THIS MONTH'S TOPICS:

Scamming the Scammer

*Don't pick up the phone...*

#NonFiction

*Scamming isn't glamorous...*

Scam of the Month:

Share to prepare...

Cyber Zen Den:

The meaning of Ohm...

"Scam Culture" is making its way into a hot, new sub-genre!

But, in order to keep these types of stories engaging, mainstream media often shows the glamorous side of scamming, spinning characters into the "likable villain," and the "villainous victim."

This may make for great TV, but it also has a negative side effect that rewards scammers, while creating a stigma around victims confessing to falling for scams.

In this month's newsletter, we are going to dive deeper into the reality of these reality-based dramas and pull out some of the lessons that can be learned.

# SCAMMING

## THE SCAMMER

It makes for great TV when the scammed victim turns the tables on their scammer. But in real life, picking up the phone and trying to mess with your own personal scammer often causes more harm than good...



- Should you choose to answer a scam, no matter what you say, you're automatically providing two vital pieces of information: The first is that this is a working number, and the second is that you're willing to answer.

- Even when denying, you're still confirming a lot of information over the phone, like your name, address, etc.

SCAMMER: Our records show Sam Erb at 7 Main St. owes \$500 in car payments.

YOU: Nice try, I own my car.

- Threats also offer valuable information. Things like: "Don't mess with me, I'm a lawyer," or "My dad's a cop", provides scammers with even more information.
- Know that nothing you say will hurt their feelings, or teach them a lesson. They are criminals, and engaging with them just allows them to steal your time and stockpile more data to use against you.

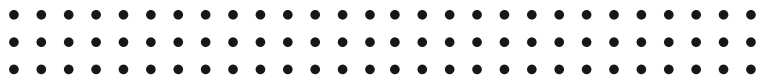
# SCAMMING ISN'T GLAMOROUS

#NONFICTION

TV shows often hook viewers by portraying the glamorous lifestyle of a scammer. These scammers are fun, travel the world, and are shown as someone who becomes very likable very quickly.

On the other hand, those who are scammed are often portrayed as gullible, lonely, and ignorant of all the red flags.

This makes it easy for viewers to side with the scammers and criticize the scammed. But in reality, anyone can be scammed, everyone has once ignored red flags, and with 3.4 billion phishing emails (alone) sent out each day, the odds are in no one's favor.



## Three psychological reasons we are all susceptible:

1) **Reciprocity:** When someone does something for us, we feel obliged to repay them. Scammers often take advantage of this feeling of indebtedness.

2) **Peer pressure:** Research shows that when we believe others are doing something, we are more likely to follow. Consider the success scammers find with social media and charity scams as an example.

3) **Trust in comfort:** The more comfortable we feel, the more trust we offer. A common sales technique involves slowly growing the "call to action" as the customer becomes more comfortable. Scammers have mastered this technique, which is often the reason why those who have been scammed are so flummoxed that someone so nice and helpful could have done them so wrong.



# SCAM OF THE MONTH

Each month we highlight a scam that demonstrates tactics criminals are using RIGHT NOW, that way you'll be better prepared when the next scam hits.

Lola has been scammed!

She donated to a charity through social media without doing any preemptive research, and now she's lost over a thousand dollars in gift cards, and believes her personal information may have been stolen.

Lola has watched enough TV Scam Dramas to know that there were a lot of red flags she ignored, and probably shouldn't have. She's completely embarrassed and has kept her indiscretion quiet amongst family and friends, fearing that she'll be judged.

Now she's beating herself up, suffering in silence, and just wants to forget this ever happened. This was a lot of money to lose, but the social media page seemed so official, and the cause really spoke to her. Lola feels so silly, and can't believe that she was actually caught up in a situation she only had ever seen on TV.



## Did you spot the red flags?

- ▶ Lola ignored the red flags. In hindsight it's easy to see the clear red flags, but even when going through the motions, it's important to listen to those little feelings of uncertainty.
- ▶ Lola kept the incident to herself. Not only is the support of family and friends something that could benefit her at this time, but sharing her story may help others not fall for the same scam.
- ▶ Lola also feared her personal information was stolen. Documenting this incident and reporting it to the proper agencies is an important next step that Lola needs to take.



People fall for scams all the time, and it can feel embarrassing, but when you share your story with friends and family you're better preparing your loved ones should a similar scam come their way.



When you do fall for a scam, it's important to also share the incident with your local agencies / authorities, as well. Your report can help these agencies track scam patterns and keep others from experiencing the same thing.



Scammers thrive when those they've scammed stay silent. Word of mouth and the sharing of scam stories is a simple way you can help break this cycle, bringing these scams to light so that others will not have to navigate the internet in the dark.

# CYBER *Zen*

## Key Takeaways

Like most other dramatized stories, TV kind of depicts scamming all wrong. But by learning more about the reality of these situations, there are a lot of life lessons that can come out of binge-watching your typical Scam show.



**Don't pick up the phone:** Trying to turn the tables on the scammer, and giving them a taste of their own medicine often turns out worse for you in the end. If you know you're dealing with a scam, don't engage.



**Everyone is susceptible to getting scammed:** Before you pass judgment on others for falling for what seems like an obvious scam, know that human nature opens us all up to the likelihood of becoming a scammer's next victim.



**Share to prepare:** If you've fallen for a scam in the past, by sharing your story, you are helping to prepare and protect those around you.

## Ohm...

Ohm is considered a sacred sound, often used within a Yoga practice, to help connect with the universe.

### How does this relate to cybersecurity?

Consider the internet as a mini universe. By connecting with the world online, we open ourselves up to certain vulnerabilities, but by putting out positive vibrations, and sharing personal incidents with the larger collective, we tap into a sacred space where we all have each other's backs.

### Now apply this concept to cyber- awareness.

If you have a scam story, or a close call incident, tell someone you know about it. Provide details on the red flags, and how you navigated the situation. Start the chain of open discussion by sending out your own sacred sound.