

# Anti Estafas

Marylanders Online

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MARYLAND  
EXTENSION

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FORWARD**



University programs, activities, and facilities are available to all without regard to race, color, sex, gender identity or expression, sexual orientation, marital status, age, national origin, political affiliation, physical or mental disability, religion, protected veteran status, genetic information, personal appearance, or any other legally protected class.

**USDA**  
United States Department of Agriculture

# AND JUSTICE FOR ALL

\*\*\*\*\*

In accordance with Federal law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, this institution is prohibited from discriminating on the basis of race, color, national origin, sex, age, disability, and reprisal or retaliation for prior civil rights activity. (Not all prohibited bases apply to all programs.)

Program information may be made available in languages other than English. Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, and American Sign Language) should contact the responsible State or local Agency that administers the program or USDA TARGET Center at (202) 726-2690 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339.

To file a program discrimination complaint, a complainant should complete a Form AD-3027, USDA Program Discrimination Complaint Form, which can be obtained online, at <https://www.usda.gov/sites/default/files/documents/ad-3027.pdf>, from any USDA office, by calling (866) 632-8992, or by writing a letter addressed to USDA. The letter must contain the complainant's name, address, telephone number, and a written description of the alleged discriminatory action in sufficient detail to inform the Assistant Secretary for Civil Rights (ASCR) about the nature and date of an alleged civil rights violation. The completed AD-3027 form or letter must be submitted to USDA by:

mail:  
U.S. Department of Agriculture  
Office of the Assistant Secretary for Civil Rights  
1400 Independence Avenue, SW  
Washington, D.C. 20250-9410; or  
fax:  
(833) 256-1666 or (202) 690-7442;  
email:  
[program.intake@usda.gov](mailto:program.intake@usda.gov).

This institution is an equal opportunity provider.

Form AD-3027 (Rev. 06/2016) (Revised September 2024)

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Conforme a la ley federal y las políticas y regulaciones de derechos civiles del Departamento de Agricultura de los Estados Unidos (USDA), esta institución tiene prohibido discriminar por motivos de raza, color, origen nacional, sexo, edad, discapacidad, vejez, religión, creencia política, o represalia o retaliación por actividades realizadas en el pasado relacionadas con los derechos civiles (no todos los principios de prohibición aplican a todos los programas).

La información del programa puede estar disponible en otros idiomas además del inglés. Las personas con discapacidades que requieren medios de comunicación alternativos para obtener información sobre el programa (por ejemplo, Braille, letra agrandada, grabación de audio y lenguaje de señas americano) deben comunicarse con el agente estatal o local responsable que administra el programa o con el TARGET Center del USDA al (202) 726-2690 (voz y TTY) o comuníquense con el USDA a través de Servicio Federal de Transmisión de Información al (800) 877-8339.

Para presentar una queja por discriminación en el programa, el reclamante debe completar un formulario AD-3027, Formulario de queja por discriminación del programa del USDA, que se puede obtener en línea, en <https://www.usda.gov/sites/default/files/documents/ad-3027.pdf> en cualquier oficina del USDA, llamando al (866) 632-8992, o escribiendo una carta dirigida al USDA. La carta debe contener el nombre, la dirección y el número de teléfono del reclamante, y una descripción escrita de la supuesta acción discriminatoria con suficiente detalle para informar al Subsecretario de Derechos Civiles (ASCR, por sus siglas en inglés) sobre la naturaleza y la fecha de la presunta violación de los derechos civiles. La carta o el formulario AD-3027 completado debe enviarse al USDA por medio de:

correo postal:  
U.S. Department of Agriculture  
Office of the Assistant Secretary for Civil Rights  
1400 Independence Avenue, SW  
Washington, D.C. 20250-9410; o  
fax:  
(833) 256-1666 o (202) 690-7442;  
correo electrónico:  
[program.intake@usda.gov](mailto:program.intake@usda.gov).

Esta institución ofrece igualdad de oportunidades.

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# Proyecto de Alfabetismo Digital

- Soporte Tecnológico
- Clases de Educación Tecnológica





## **Let's Connect**

**1-866-206-8467**

**Monday-Friday, 10 a.m. - 8 p.m.**

**Saturday, 10 a.m. - 5 p.m.**

**[marylandersonline@umd.edu](mailto:marylandersonline@umd.edu)**

Or scan the QR Code with  
your smartphone camera  
to contact a navigator.



# **Atención Telefónica**

- Responder preguntas
  - Soporte tecnológico básico
  - Navegación de programas nuevos
- Soporte Bilingüe
  - Inglés/Español
  - Interpretación en otros idiomas



# ¿Preguntas?



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# Métodos comunes de Estafas Financieras

ESTAFAS  
TELEFÓNICAS

ESTAFAS  
POR CORREO  
ELECTRÓNICO

ESTAFAS  
DE  
SUPLANTACIÓN  
DE IDENTIDAD



# Antes de comenzar

Veamos si estamos en sintonía



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Para su difusión

Con pérdidas por fraude en todo el país que en 2023 superaron los \$10,000 millones de dólares, la FTC intensifica sus esfuerzos para proteger al público

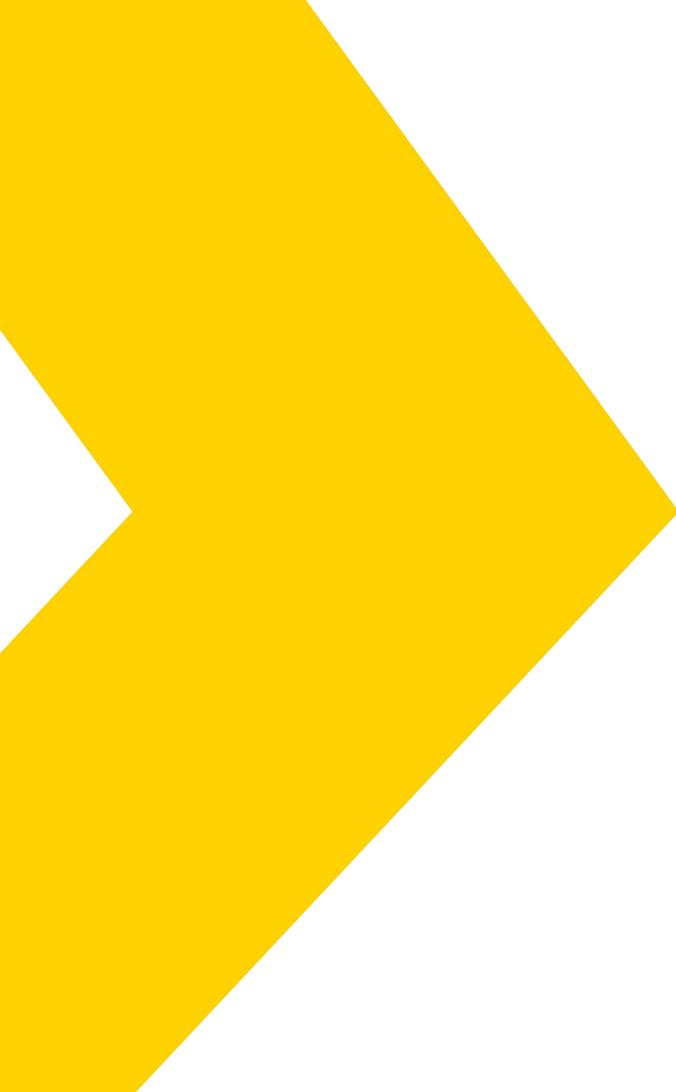
Las estafas de inversión encabezan las pérdidas reportadas con más de \$4,600 millones de dólares

9 de Feb de 2024



<https://www.ftc.gov/es/noticias/con-perdidas-por-fraude-en-todo-el-pais-que-en-2023-su-peraron-los-10000-millones-de-dolares-la-ftc>



A large, solid yellow arrow pointing to the right, positioned on the left side of the slide.

# **Estafas Telefónicas**

# ¿Qué son las estafas telefónicas?

- **Llamadas o mensajes de números desconocidos**
  - Muchas veces de un banco/servicios de migración/de un ser querido
- **El texto puede ser completamente aleatorio**
  - Preguntando confirmar si eres [X]
  - Un intento de envío de un paquete
  - Reinicio de contraseña



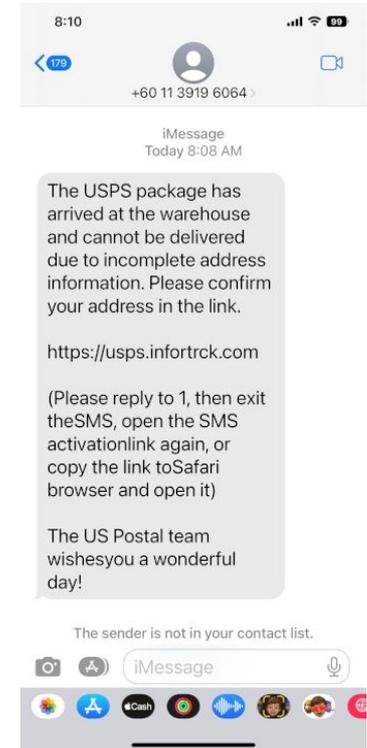
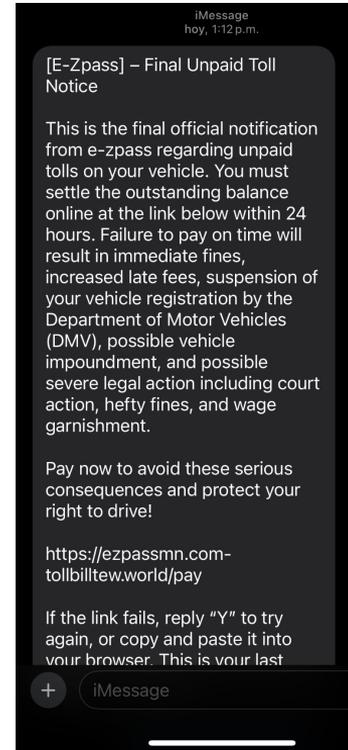
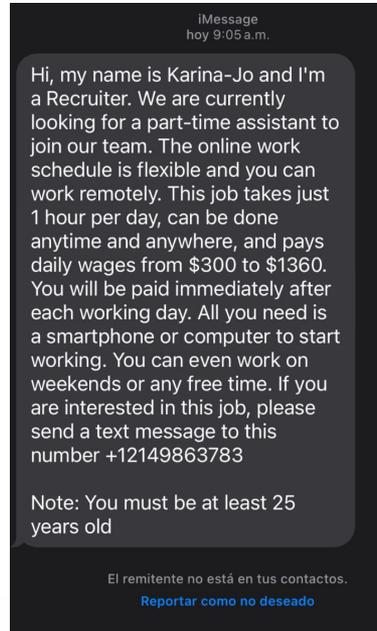
# Ejemplos:

## Call

### Recents

<b>(385) 293-2088</b> American Fork, UT	12:59 PM	
<b>(573) 738-9548</b> Senath, MO	10:30 AM	
<b>(209) 843-6016</b> Galt, CA	Yesterday	
<b>(575) 552-0097</b> Hobbs, NM	Yesterday	
<b>(620) 236-6322</b> Chetopa, KS	Yesterday	
<b>(863) 677-9146</b> United States	Tuesday	
<b>(860) 393-2396</b> Litchfield, CT	Tuesday	

## Text



# ¿Qué debes hacer?

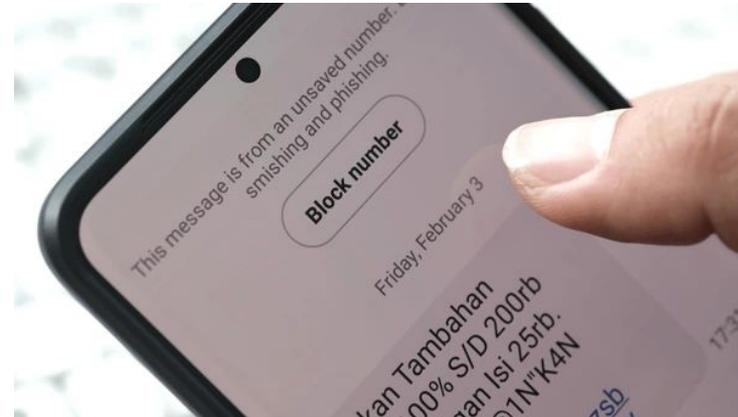
## Llamadas

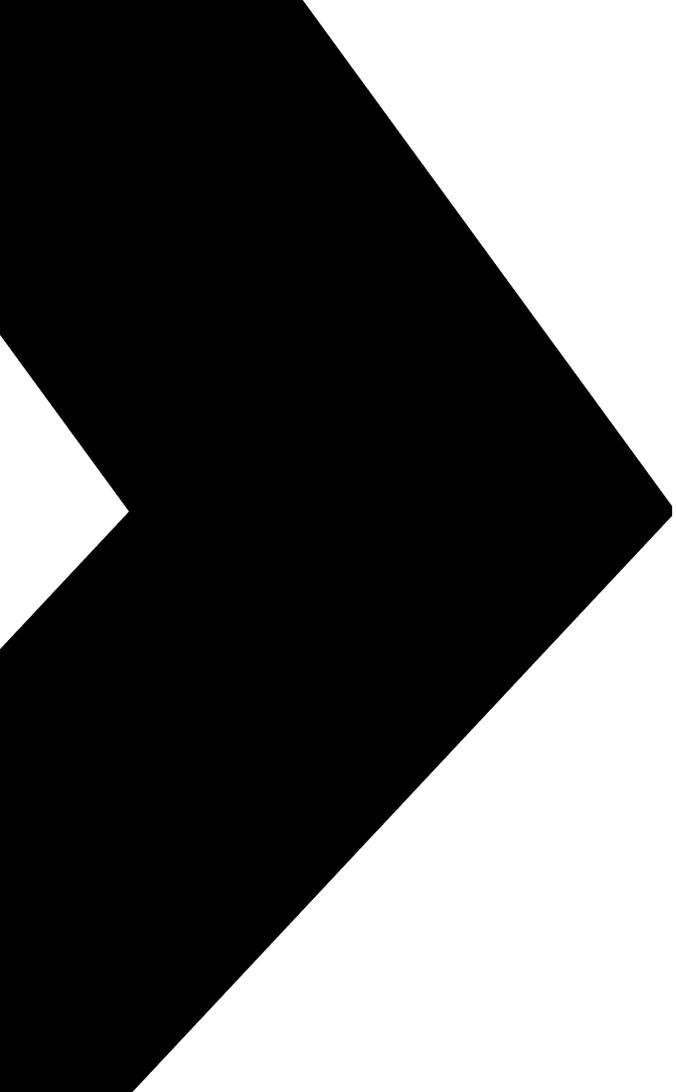
- No conteste números desconocidos
- Tenga cuidado con la información que da

## Mensaje

- No responda a mensajes de desconocidos
- Bloquee los números o reportelos como spam

<https://www.shutterstock.com/image-photo/block-number-feature-on-android-600nw-2260310573.jpg>





# **Estafas por correo electrónico (Phishing)**

# ¿Qué es el Phishing?

- **Un estafador** pretende ser un negocio legítimo
- Técnica para adquirir o robar los datos sensibles
  - **Números de cuentas bancarias**
  - **Contraseñas**
  - **Números de seguridad social**



# Ejemplos:

[Important Notice] Refund Request External



Evenbrite <sbray9529.gmail.com@100e4d.clients.bmsend.com>  
to me ▾

[PayPal]: Your account access has been limited

Team Support services@paypal-accounts.com  
to me



Dear PayPal customer,

Your PayPal account is limited, You have 24 hours to solve the problem or your account will be permanently disabled.

We are sorry to inform you that you no longer have access to PayPal's advantages like purchasing, and sending and receiving money.

**Why is my PayPal account limited?**

We believe that your account is in danger from unauthorized users.

**What can I do to resolve the problem?**

You have to confirm all of your account details on our secured server by clicking the link below and following the steps.

[Confirm Your Information](#)

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<https://www.hooksecurity.co/phishing-examples/paypal-phishing-example>

## eventbrite

Hello,

**An attendee for your event has requested for a refund below:**

"Unfortunately, due to health issues, I'm unable to attend the upcoming event of which I had already made payment for. I would like to know about your refund policy to see if my request falls within the guidelines provided. I would appreciate it if you could process this refund at your earliest convenience. Please let me know if you need any additional information from my end to facilitate this process."

**Please log in to your Eventbrite Dashboard below to get more details of this transaction and respond to this attendee.**

Thanks,

The Eventbrite Team.

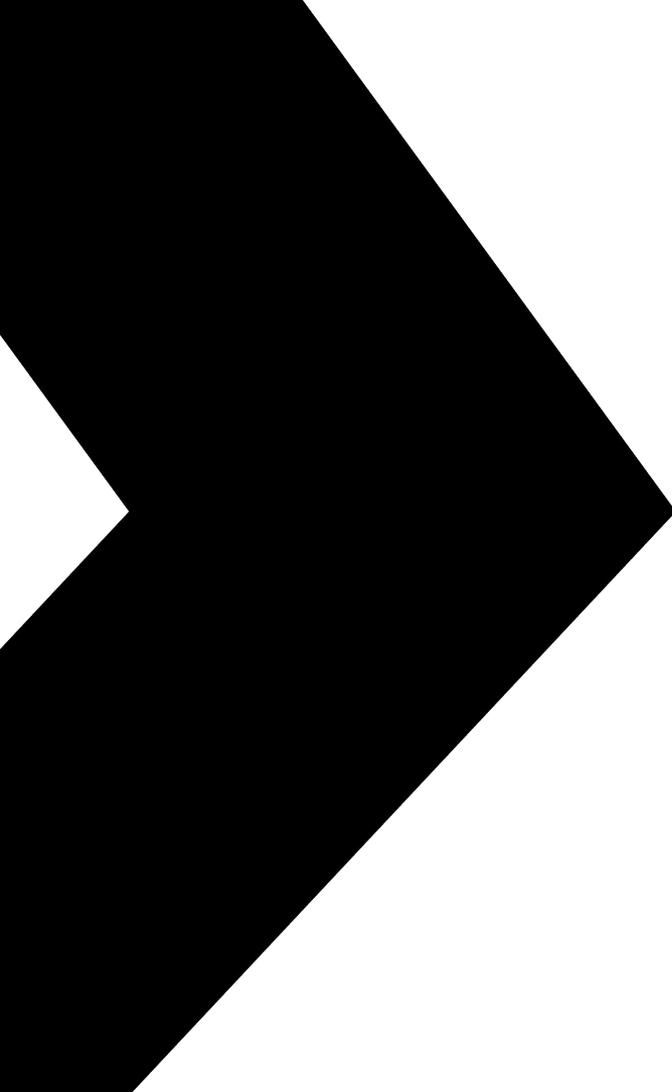
[Dashboard](#)

[View this email in your browser](#)

You are receiving this email because of your relationship with Eventbrite. Please [reconfirm](#) your interest in receiving emails from us. If you do not wish to receive any more emails, you can [unsubscribe here](#).

This message was sent to ahurtia3@umd.edu by sbray9529.gmail.com@mail.benchmarkapps.com  
95 Third Street, 2nd Floor, San Francisco, CA 94103.

[Verified Unsubscribe™](#) [Unsubscribe](#) | [Manage Subscription](#)



# Cómo detectar el **Phishing**

- Preguntarse si ya esperaba un mensaje o correo.
- Revisar quién envió el mensaje.
- Detallar con cuidado la redacción.
- Revisar si contiene enlaces.

# Ejemplos:

[Important Notice] Refund Request External



Evenbrite <sbray9529.gmail.com@100e4d.clients.bmsend.com>  
to me ▾

[PayPal]: Your account access has been limited

Team Support services@paypal-accounts.com  
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<https://www.hooksecurity.co/phishing-examples/paypal-phishing-example>

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Thanks,

The Eventbrite Team.

[Dashboard](#)

[View this email in your browser](#)

You are receiving this email because of your relationship with Eventbrite. Please [reconfirm](#) your interest in receiving emails from us. If you do not wish to receive any more emails, you can [unsubscribe here](#).

This message was sent to ahurtia3@umd.edu by sbray9529.gmail.com@mail.benchmarkapps.com  
95 Third Street, 2nd Floor, San Francisco, CA 94103.

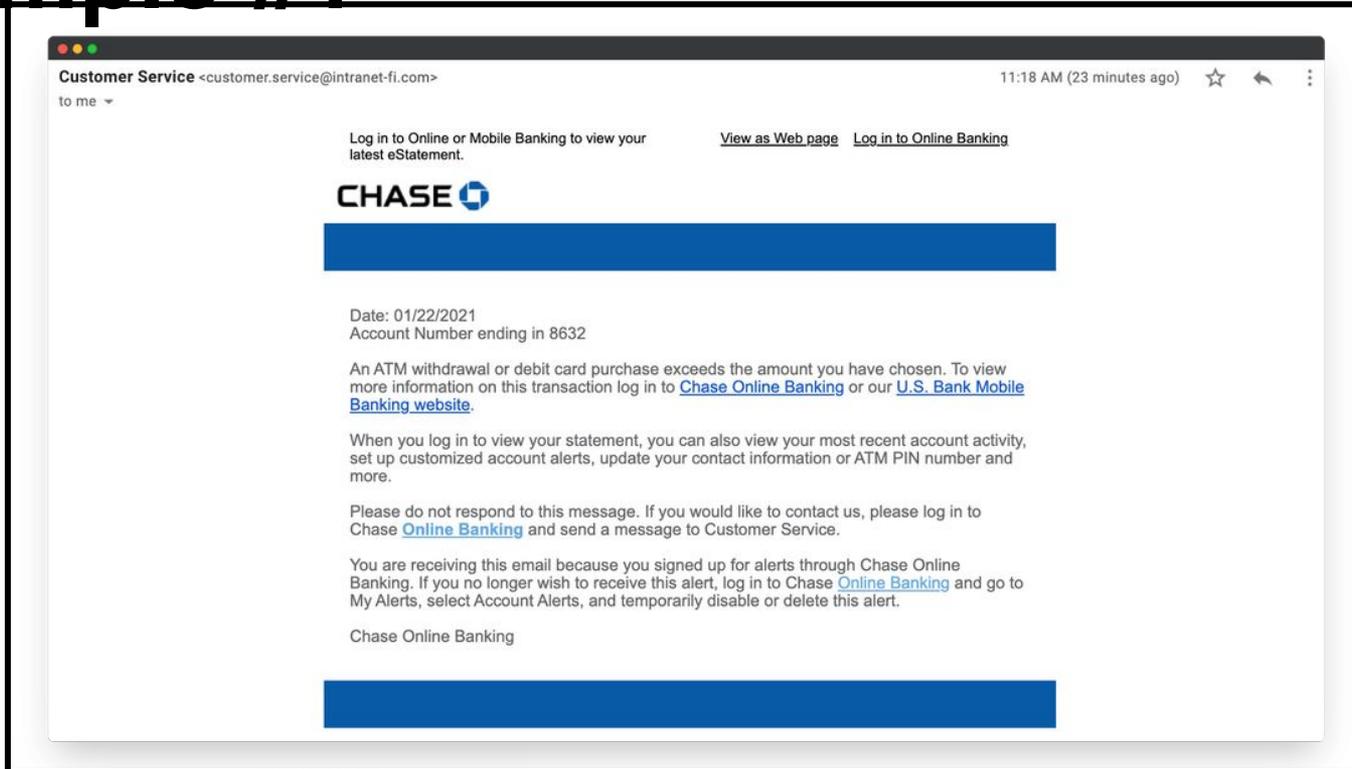
[Verified Unsubscribe™](#) [Unsubscribe](#) | [Manage Subscription](#)



# ¿Aún no está seguro?

- **No abrir ningún enlace**
- **Verificar a través de un contacto de confianza**
- **Revisar en línea**

# Ejemplo #1



# Ejemplo # 2

UMGC: Update Your Student Information for Tax Purposes External



studentaccounts@umgc.edu  
to me ▾

Wed, Nov 20, 2024, 8:38 AM ☆ ↶ ⋮

Dear Aziz,

The Internal Revenue Service mandates that all colleges and universities issue a Tuition Statement Form 1098-T to eligible students at the beginning of each calendar year. The purpose of the 1098-T is to assist the student and the IRS in determining eligibility for tax credits related to educational expenses. If the student does not have a valid social security number (SSN) or taxpayer identification number (TIN) on file, we must request this identifying number. Federal law requires students to furnish their SSN/TIN to educational institutions to file information returns with the IRS.

A review of your account determined that we do not have a valid SSN/TIN on file or that the SSN/TIN name combination does not match the IRS records. To update your information, UMGc will need to collect a [W9S](#) or [Personal Information Update](#) form; a signature is required on either form. Please complete the Personal Information update form, along with a copy of your social security card or other TIN documentation. All documentation will be processed within 7 -10 business days; UMGc will notify you if additional information is needed or upon the completion of your request.

If you have questions or concerns, please contact [studentaccounts@umgc.edu](mailto:studentaccounts@umgc.edu).

Sincerely,

Office of Student Accounts





# Estafas de suplantación de identidad

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# ¿Qué es una estafa de suplantación de identidad?

- El estafador **se hace pasar por otra persona**  
Puede tener lugar a través de las **redes sociales, aplicaciones de citas, WhatsApp, mensajes de texto, etc.**  
Los estafadores se hacen pasar por celebridades, políticos, familiares, funcionarios gubernamentales, etc.  
Se utiliza para obtener su información confidencial o para comprar artículos



# Ejemplos:



# ¿Qué debes hacer?

- **Detener toda comunicación**

**Bloquear y denunciar** al estafador

Haz una lista de todo lo que compartiste con ellos

Revisar los **estados de cuenta bancarios y de tarjetas de crédito**

**REEMPLAZAR DOCUMENTOS IMPORTANTES**



# Conclusiones

- **LAS ESTAFAS CONTINUARÁN EVOLUCIONANDO**
- Nunca envíe tarjetas de regalo
- Pídale ayuda a los empleados del banco
- Cree una frase contraseña para su familia



# ¿Preguntas?

¡Tómese un momento para completar nuestra breve encuesta!



# Póngase en contacto



[www.MarylandersOnline.umd.edu](http://www.MarylandersOnline.umd.edu)



[MarylandersOnline@umd.edu](mailto:MarylandersOnline@umd.edu)



Toll Free Tech Helpline: 1-866-206-8467



Monday to Friday: 10 a.m. to 8 p.m.  
Saturday: 10 a.m. to 5 p.m.

# Manténgase conectado con Marylanders en línea



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[YouTube Channel](#)



Linktree

# Próximos Eventos

UME MARYLANDERS ONLINE

## ANTI-SCAM

### FREE WEBINAR SERIES

Do you know how to recognize and avoid today's most common scams? With cybercrime and digital fraud on the rise, it's more important than ever to stay informed and empowered.

**SCAMS 101**  
**Tuesday, August 5th - 4:30 PM - 6:00 PM**  
 Get the basics on how to identify and prevent today's most common scams - from fake phone calls and spoofed numbers to fraudulent texts and phishing emails. Get practical tips to secure your devices and defend yourself from scams.

**AI SCAMS**  
**Tuesday, August 12th - 4:30 PM - 6:00 PM**  
 Learn how scammers are using artificial intelligence (AI) to create more convincing frauds—and how you can spot and avoid them. Discover real-world examples, prevention tips, and tools to protect yourself in the age of AI-driven deception.

**ESTAFAS 101**  
**Martes, 19 de agosto - 4:30 PM - 6:00 PM**  
 Aprende los conceptos básicos sobre cómo identificar y prevenir las estafas más comunes de hoy en día. Desde llamadas falsas, números suplantados y mensajes de texto sospechosos, hasta las señales de alerta reveladoras de correos electrónicos de phishing y sitios web fraudulentos. Obtén consejos prácticos para asegurar tus dispositivos, proteger tu privacidad y salvaguardarte de las estafas, tanto en línea como en el mundo real.

**REGISTER HERE / REGÍSTRATE AQUÍ**  
[HTTPS://GO.UMD.EDU/ANTISCAMAUGUSTREG](https://go.umd.edu/antiscamaugustreg)



For help with registering, please call 1-866-206-8467  
 Join 15 minutes before the session for tech assistance.

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This is an equal opportunity institution. For a reasonable accommodation to participate in this program, contact marylandersonline@umd.edu by July 20th.

# MONET

Marylanders Online Navigator Education Toolkit

## Free Digital Navigator Training



**Baltimore Cohort | Hybrid Format**  
**Earn a Digital Navigator Certification from the University of Maryland Extension!**

UME Marylanders Online, in partnership with the Baltimore Digital Equity Coalition (BDEC), is offering a free, hybrid Marylanders Online Navigator Education Toolkit (MONET) training customized for digital equity program staff serving Baltimore City & Baltimore County. This train-the-trainer certification program will equip partners to deliver essential digital navigation services in their communities.

**August 18 - November 19, 2025**  
 Registration closes on August 17.

**LEARN MORE & REGISTER:**  
[MARYLANDERSONLINE.UMD.EDU/EVENTS/DIGITAL-NAVIGATOR-TRAINING](https://marylandersonline.umd.edu/events/digital-navigator-training/)

University programs, activities, and facilities are available to all without regard to race, color, sex, gender identity or expression, sexual orientation, marital status, age, national origin, political affiliation, physical or mental disability, religion, protected veteran status, genetic information, personal appearance, or any other legally protected class. If you need a reasonable accommodation to participate in this event, please contact marylandersonline@umd.edu at least two weeks prior to the training.

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**Baltimore Cohort Hybrid Schedule**  
 August 18 – September 8: Asynchronous  
 September 11: In-Person Session  
 September 12 – 25: Asynchronous  
 September 25: In-Person Session  
 October 1 – 15: Asynchronous  
 October 23: In-Person Session  
 October 27 – November 7: Asynchronous  
 November 13: In-Person Session

MONET certification is contingent upon attendance at all required in-person sessions and completion of all online modules.

**SCAN TO REGISTER**



"Investing in Maryland's Future"

THE 2025 **DIGITAL OPPORTUNITY SUMMIT**

**October 15th, 2025**  
**8:00 AM - 5:30 PM**

**Silver Spring Civic Building**  
**1 Veterans Place, Silver Spring, MD 20910**  
*Space for this event was provided by Community Use of Public Facilities (CUPF)*

**INVEST TODAY. EMPOWER TOMORROW.**

**FUELING ECONOMIC GROWTH & WORKFORCE INNOVATION THROUGH DIGITAL OPPORTUNITY**

Join the 2025 Maryland Digital Opportunity Summit to connect with digital inclusion leaders, share ideas, and drive innovative solutions that ensure every Marylander has access to broadband, digital skills, and economic opportunity.

**BREAKOUTS & SESSIONS**

- WORKFORCE DEVELOPMENT
- COMMUNITY ENGAGEMENT
- INNOVATIVE LOCAL PROGRAMS
- POLICY & ADVOCACY
- INFRASTRUCTURE & ACCESS
- SKILL SHARING & NETWORKING

**MONET**  
 Marylanders Online Navigator Education Toolkit

Summit attendees can earn a Digital Navigator certification by enrolling in a hybrid MONET (Marylanders Online Navigator Education Toolkit) training. Training and certification cost is included with the purchase of a Summit ticket. Limited to 100 participants. Visit website for training details.

Submit your Maryland Digital Equity Champion nominations by September 8th at [go.umd.edu/2025DOSChampion](https://go.umd.edu/2025DOSChampion)

For additional sponsorship and event information, please scan the QR code.

**REGISTER NOW**

Early Bird Registration Ends August 31 - \$40  
 September 1<sup>st</sup> - October 8<sup>th</sup> - \$65 | October 15<sup>th</sup> - \$75  
[HTTPS://GO.UMD.EDU/DOS25REGISTRATION](https://go.umd.edu/dos25registration)



<https://go.umd.edu/AntiScamAugustReg>

<https://marylandersonline.umd.edu/events/digital-navigator-training/>

<https://marylandersonline.umd.edu/events/2025-maryland-digital-opportunity-summit/>





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