

Anti-Scams Webinar

Marylanders Online

UNIVERSITY OF
MARYLAND
EXTENSION



Marylanders
Online


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COLLEGE OF
INFORMATION



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.



ALL 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's TARGET Center at (202) 726-6900 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-4333.

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) 832-6892, 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, DC 20250-9410; or
fax:
(202) 295-1655 or (202) 690-7442;
email:
program.intake@usda.gov.

This institution is an equal opportunity provider.

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 o represalia por actividades relacionadas 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 del programa (por ejemplo, Braille, letra grande, grabación de audio y lenguaje de señas americano) deben comunicarse con la agencia estatal o local responsable que administra el programa o con el TARGET Center del USDA al (202) 726-6900 (voz y TTY) o comunicarse con el USDA a través del Servicio Federal de Transmisión de Información al (800) 877-4333.

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) 832-6892, 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 suficiente 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, DC 20250-9410; or
fax:
(833) 295-1655 o (202) 690-7442;
correo electrónico:
program.intake@usda.gov.

Esta institución ofrece igualdad de oportunidades.

Form 6-2024 • Revised From: Revised September 2024

6/26/2024 09:00 AM / 09:00 AM / 09:00 AM

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program.intake@usda.gov.

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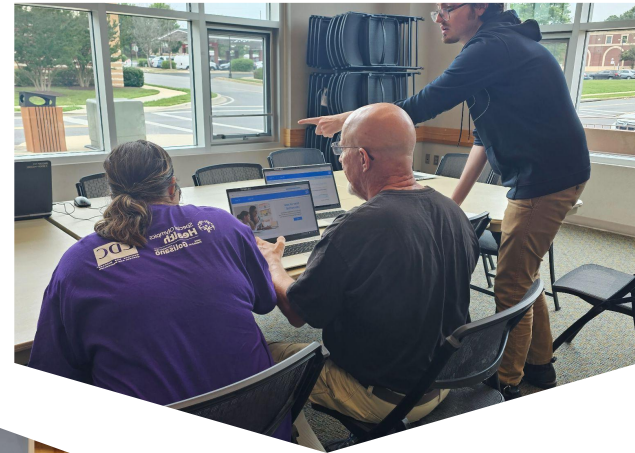
Esta institución ofrece igualdad de oportunidades.

FPM-2415-15 (9/04) and (9/15) Poster Release September 2024

Albino de Formulario AD-3027 (9/04 y 9/15) - Fecha: Septiembre 2024

Digital Literacy Project

- Technical Support
- Technology Education Classes





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

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



Call for Assistance

- Answer Questions
 - Basic Tech Support
 - Navigating new programs
- Language Support
 - English/Spanish
 - Interpretation into other languages

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Questions?



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Common Types of Scams

Phone Scams

Email Scams

Imposter Scams



Before We Begin

Let's make sure we're on the same page



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For Release

As Nationwide Fraud Losses Top \$10 Billion in 2023, FTC Steps Up Efforts to Protect the Public

Investment scams lead in reported losses at more than \$4.6 billion

February 9, 2024



<https://www.ftc.gov/news-events/news/press-releases/2024/02/nationwide-fraud-losses-top-10-billion-2023-ftc-steps-efforts-protect-public>





Phone Scams

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What Are Phone Scams

- Calls or messages from unknown numbers
 - Oftentimes about a bank/immigration/loved one
- Text will be about something completely random
 - EZ-Pass Scam
 - Package delivery attempt
 - Password reset



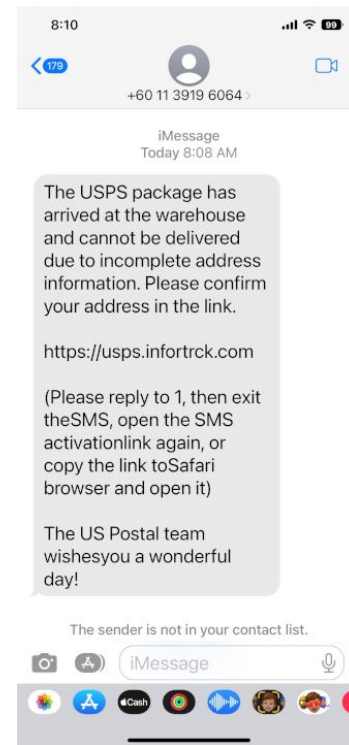
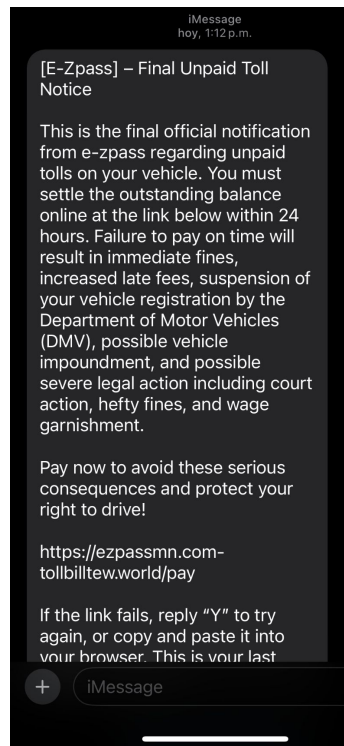
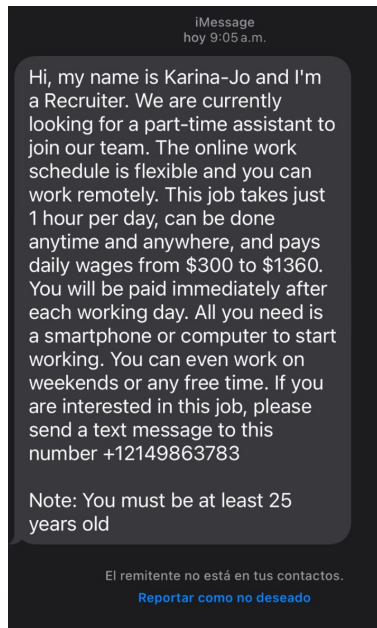
Examples:

Call

Recents

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

Text



What should you do?

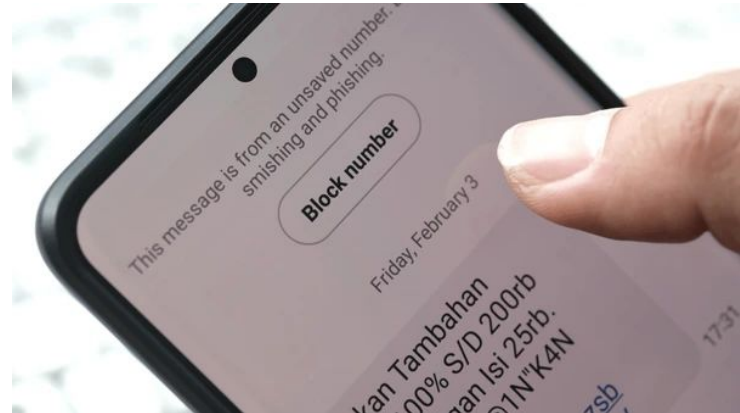
Call

- Don't pick up random phone numbers
- Be mindful about what you say

Text

- Don't respond to texts from strangers
- Block their number or report it as spam

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





Email Scams

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What is Phishing?

- Scammer pretends to be a reputable business
 - Email spoofing
- Technique to acquire sensitive data
 - Bank account numbers
 - Passwords
 - Social Security numbers



Examples:

[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>

[Important Notice] Refund Request External



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

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 ahurta3@umd.edu by sbray9529@gmail.com@mail.benchmarkapps.com
95 Third Street, 2nd Floor, San Francisco, CA 94103.

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



How to Spot Phishing

- Ask yourself if you were expecting a message
- Look at who is sending the message
- Pay attention to the wording
- Check for links

Examples:

[PayPal]: Your account access has been limited

Team Support services@paypal-accounts.com
to me



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

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Thanks,

The Eventbrite Team,

[Dashboard](#)

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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 ahurta3@umd.edu by sbray9529@gmail.com@mail.benchmarkapps.com
95 Third Street, 2nd Floor, San Francisco, CA 94103.

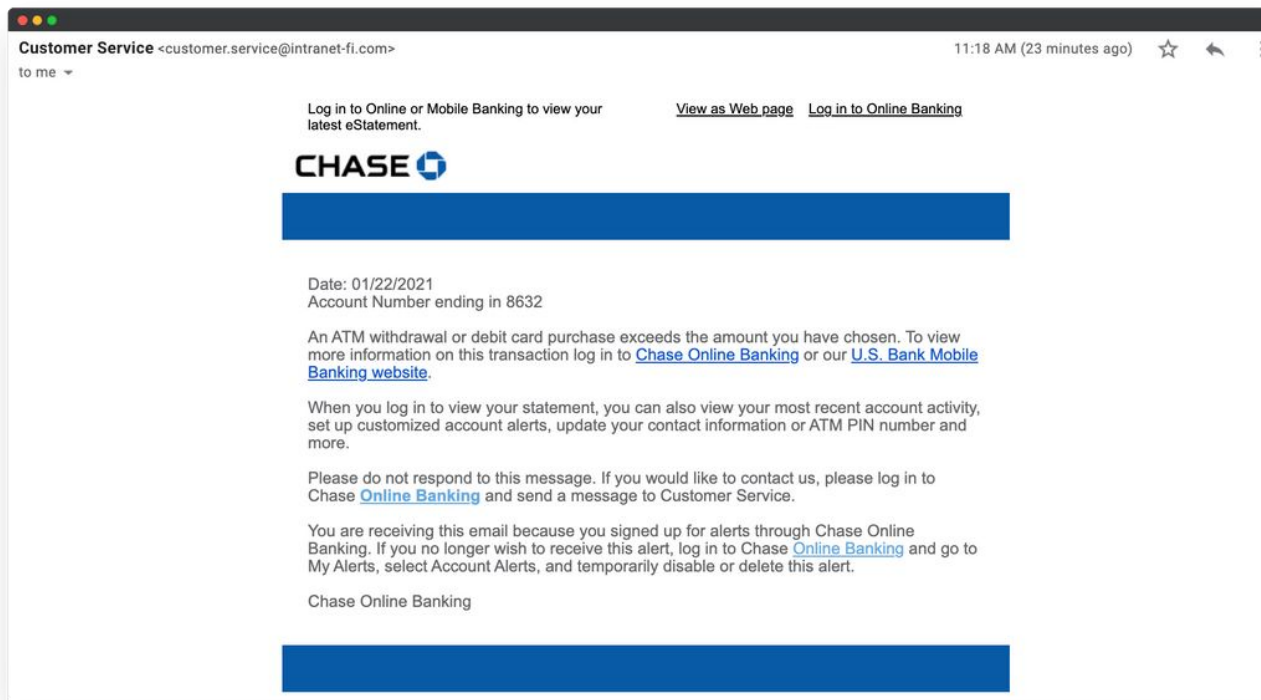
[Unsubscribe](#) | [Manage Subscription](#)



Still Not Sure?

- Do not open any links
- Verify using a known contact
- Check the internet

Example #1



Example #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.

Sincerely,

Office of Student Accounts





Impersonation Scams

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What is an impersonation scam?

- Scammer pretends to be someone else
 - Can take place through social media, dating apps, WhatsApp, Text, etc.
 - Scammers impersonate celebrities, politicians, family members, government officials, etc.
- Used to get your sensitive information or to purchase items



Examples:



What should you do?

- Stop all communication
 - Block and report the scammer
- Make a list of everything you shared with them
 - Review bank and credit card statements
 - Replace important documents



Examples:



Final Thoughts - Aziz's Tips

1. Scams keep evolving
2. Never send gift cards
3. If people give you a script, ignore it
4. Ask bank workers for help
5. Create a passphrase for your family



Questions?

Please take a moment to
complete our brief survey!



Get in Touch



www.MarylandersOnline.umd.edu



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.



Stay Connected with Marylanders Online



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Newsletter Signup



YouTube Channel



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Upcoming Events

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 websites 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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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.

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



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"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.

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



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

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

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



