What Parents & Carers Need to Know about EMAIL SCAMS

Email scams are when you receive a mail from someone purporting to be a genuine person or company, but is actually an online fraudster trying to trick you into disclosing personal information. This is often referred to as 'phishing'. Normally, people click on the links in an email assuming that they will be directed to a trustworthy website – but fake sites, closely resembling the real thing, are increasingly being set up by cyber criminals specifically to capture your personal information, which could in turn jeopardise your financial, emotional and possibly even physical wellbeing.

Disguised Deceptions

Some scam emails can appear to be from companies that you know and use. For example, you could receive an authentic-looking email advising of a problem with your account or payment method. Instead of reacting to the email and disclosing personal information like bank details, it's wise to call the company directly on a trusted number to confirm if there actually *are* any account issues.

Identity Theft

Another significant risk is falling victim to identity theft. If a scammer manages to acquire your usernames and passwords, they would then have access to your online accounts – and they could effectively pretend to be you. This could have a massive negative impact if changes were made to your accounts, for instance, or the scammer communicated with your contacts while posing as you.

Viruses and Malware

A particularly devasting hazard with scam emails is that some links, when clicked on, could result in dangerous viruses or malware being downloaded onto your devices. This could enable scammers to harvest valuable information without your consent (and sometimes even without your knowledge) or prevent you from accessing the device altogether, making it unusable.

Financial Damage

One of the primary consequences for victims of an email scam is the financial cost. If you *do* click on a scam email and disclose any personal information, it can then be used to take money from accounts belonging to you and your family. Depending on exactly what information the cyber criminals obtain, this could result in significant and far-reaching financial losses and personal stress.

Hijacked Accounts

A scammer with access to your accounts could – once they're logged in as you – deny you entry. If they were to change the password, it would – in most cases – not allow you any further access. Even for accounts with little or no financial value attached, this could be hugely inconvenient: you could permanently lose data and files that you had invested a considerable amount of time in.

Personal Safety

Another danger of scam emails is that, in extreme cases, they could ultimately lead to a threat to your physical wellbeing. If someone is demanding to meet with you and has accessed your personal information (your address, for example), they could attempt to confront you in person – which is of course exceptionally dangerous. Losing control of sensitive information could put you in a vulnerable position.

Advice for Parents & Carers

Protect Personal Details

Never input any personal information into websites that you are unfamiliar with. If you were redirected onto a certain page by clicking a link in an email, entering your personal details could then give away your location or other key information to the scammer. This could then put you in physical danger as the cyber criminals would know exactly where to find and approach you.

Beware of Suspicious Emails

If you are unfamiliar with the sender, it's safest to simply not open an email. When an email makes you wary, mark it as junk (to reduce the chance of any recurring issues) and then delete it. Awareness of phishing is the primary method of defence against malicious emails. Once someone knows how to identify and deal with scam emails, they are far less likely to fall prey to them in future.

Check Spelling and Grammar

Pay close attention to any spelling mistakes or grammatical errors. Many scam emails can be spotted this way, as they often tend to contain these types of mistakes. Make sure your child knows that if they *do* spot this sort of tell-tale error and is not sure who the email came from, it's a good idea to either delete the email or report it to a trusted adult to prevent any possible future harm.

Access Sites Manually

If you or your child wish to visit a particular website, it's safest to avoid clicking on a link in an email to take you there. Instead, find the site through your search engine or manually type the address into your browser. This significantly reduces the possibility of being redirected to a bogus website where fraudsters could capture your personal information after you enter it.

Don't Open Dubious Attachments

If you or your child ever see any files as attachments on emails that you are uncertain about, do not download them or even click on them: this could result in your systems being infiltrated. If your devices at home do not already have anti-virus software, you should install some and ensure it is regularly updated. This will help you to detect and remove any dangerous files as soon as possible.

Meet Our Expert

Formed in 2016, KryptoKloud provides cyber security and resilience solutions to its customers. With offices in the UK, the company offers managed service operational packages including cyber security monitoring and testing, risk audit, threat intelligence and incident response.

SOURCES:
https://www.infosecurity-magazine.com/news/education-disproportionate-spear/, https://www.impactmybiz.com/blog/cybersecurity-in-education-stats-2020/