



## POTENTIAL INTERNET DANGERS

### IDENTITY THEFT

According to the FTC (Federal Trade Commission), *1 in 8 Americans in the last 5 years has been affected by Internet identity theft.*

You may not think about it when you are on the Internet, but social networking websites like Facebook can help an identity thief access your personal information. If you are not careful, all the information that you put on this kind of website can be seen by everyone who has a Facebook account. Photos, birth date, and your parents' names can all be used by identity thieves. The information can also be used to create another account under your name to damage your reputation.

Your computer collects all kinds of information about you and stores it in files. All these cache, browser history and other temporary internet files are elements that can be used to learn about your life habits. These files can include your address, phone number, logins, passwords and even about your credit card numbers! To obtain your identity, thieves can grab all this information from unsecured transmissions sent over the internet or they can install malicious software on your computer.

Thieves also like to impersonate financial institutions. They send emails saying they have lost some information from your file and ask you to email them the missing information. They may ask you for your password or some other sensitive information. In these cases, you should never give out this kind of information to anyone emailing or calling you without confirming it is your real financial institution.

Identity theft can have devastating consequences for the victim. It can be difficult to open or close some accounts and repair a wrecked credit record. It can also cost a lot of money to clear your name. In the meantime, you may be denied jobs, loans, education, housing or even get arrested for crimes you didn't commit.

Unfortunately, the experience of thousands of victims is that it often requires months, and even years, to navigate the frustrating, identity-recovery process. If you think you're a victim, please contact the fraud department of a major credit bureau, such as Equifax or Trans Union. Ask them to put a fraud alert in your file and then order copies of your credit reports from the credit bureaus. One month later, you should request a new report to be sure you're now "clean".

## **Cyber-bullying / Online Harassment**

Cyber-bullying is bullying, through the use of technology or electronic devices such as cell phones, computers, and the Internet. The ways in which youth, and adults communicate change rapidly and provide more opportunities for cyber-bullying. According to the National Crime Prevention Council, 43 % of teens have reported that they have been victims of cyberbullying in the last year.

What makes cyber-bullying different, and sometimes more hurtful, is that technology allows bullies to victimize their target before an entire “community” via social networking websites. Bullies can reach their target at any time or place, including in his or her own home by using their computer or cell phone. This can make teens feel there is no escape from the bully.

Anyone with an Internet connection can bully almost anyone else. Cyber-bullying can spread very quickly and leave a permanent online trail that can have long-term consequences for both the target and the bully.

The effects of cyber-bullying hurt and can be incredibly damaging. There have been a number of stories in the news about teens and young adults, who have committed suicide as a result of being bullied online. Cyber-bullying can have a serious detrimental effect on a victim’s self-esteem, emotional well-being, and sense of personal safety. This can often lead to any number of negative outcomes including depression and self-destructive behavior.

How to Prevent Cyber-bullying:

- Do not respond to harassment. This only serves as encouragement to the bully.
- Make sure to keep your password protected. A bully may be a former friend or love interest.
- Block the bully from sending you additional messages through e-mail or instant messaging services.
- Talk to your parents or another trusted adult about the harassment.
- Keep a record of all harassment to the internet service used by the bully. Sites, like Facebook, MySpace, YouTube, etc. have mechanisms for reporting inappropriate content.
- If something is negative, don't post it, don't text it, and don't pass it on.

## **Posting Material on the Internet Can Lead to a Damaged Reputation**

Everything that is posted online is permanent. Social networking sites, like MySpace, Facebook and Twitter provide an instant setting for the publishing of information, photos, video, and anything in a digital format. These materials are accessible by people all over the world. Once something is posted online, it can never be fully deleted.

Web searches are common for college admissions and job interviews, so make sure you create an online reputation that is an asset rather than a liability. Think before you post! Consider if the information or photo is something you would want a future employer or college admissions officer to see. Take every effort to put your best foot forward, even on the internet.

## **Internet Predators**

The definition of “stranger” has changed due to advances in technology. Years ago, parents warned children and teens not to talk to people out in public that they did not know. Today, strangers can approach children and teens in their own homes.

“Talking” to someone on the internet seems completely harmless because you cannot see the stranger’s face and the setting is your own home or school. It is generally unsafe to talk to anyone online unless you have been introduced to that person by a trusted adult. You may be unknowingly giving out personal information that an internet predator could use to hurt you.

## **Risky Online Behaviors**

The more risky behaviors teens engage in online, the more likely they will receive an online sexual solicitation. These risky behaviors include:

1. Posting personal information (50%)
2. Interacting with online strangers (45%)
3. Placing strangers on buddy lists (35%)
4. Sending personal information to strangers (26%)
5. Visiting X-rated sites (13%)
6. Talking about sex with strangers (5%)

\* Statistics provided by Enough is Enough: Internet Safety 101 (<http://www.internetsafety101.org>)