

# SKILLS AGAINST SCAMS

## 2020-2021 Civic Engagement Project

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### Email scam

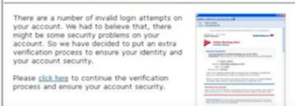
Invalids for | INVALID CUSTOMER  
Online Banking


**Your Bank of America accounts has been locked!**

There are a number of invalid login attempts on your account. We had to believe that, there might be some security problems on your account. So we have decided to put an extra verification process to ensure your identity and your account security.

Please [click here](#) to continue the verification process and ensure your account security.

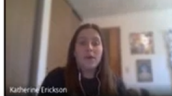
**Email Preferences**  
(This is a service email from Bank of America. Please note that you may receive service email in accordance with your





### What are Scams?


Digital scams occur when criminals use the internet to try and steal private information or money.

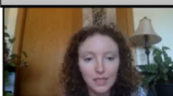


### Phishing (like *fishing for your information*)

- Email, text message, or phone call
- Their goal is to get your personal information, like your credit card number

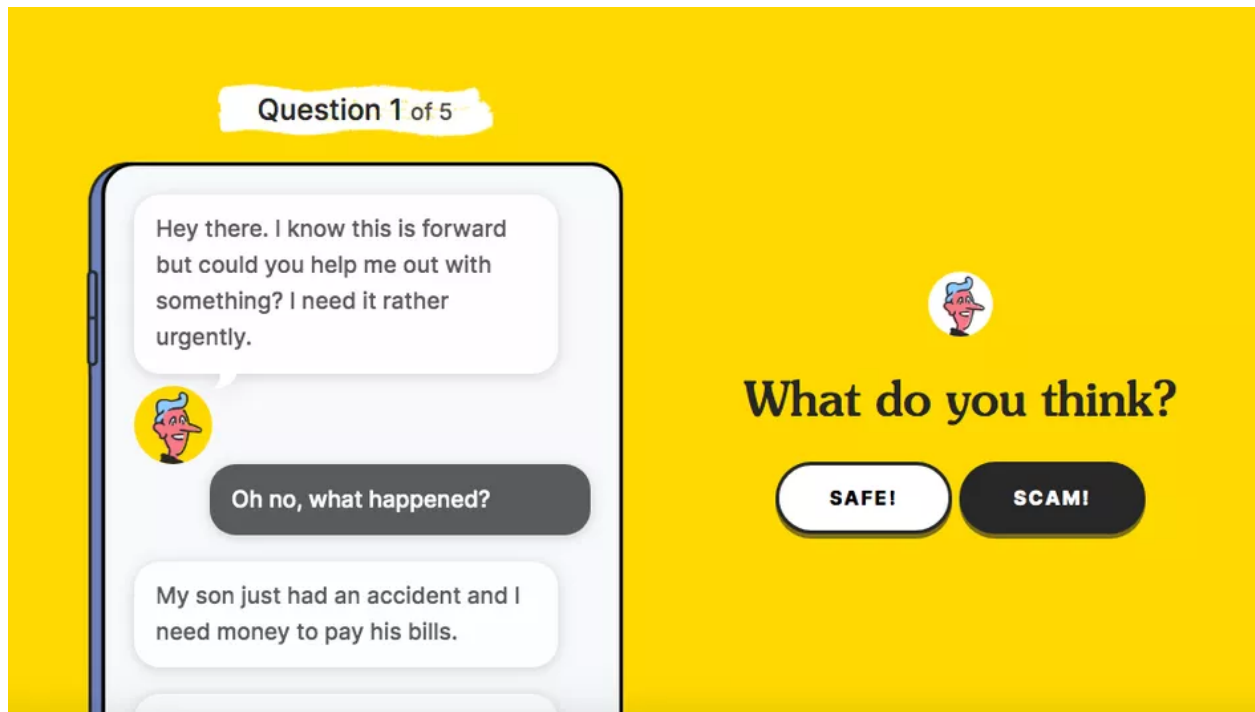
What does that look like?





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## vii. Project Inspiration

This project initially was envisioned in Fall of 2020, after Erienne and Hodan Mohammed were talking about a video series Erienne was working on. Hodan was actually a member of our group until she was hired at PCs for People in April. The project Erienne was working on was intended to be a one-off discussion of vishing, a kind of scam that relies on calling victims and impersonating businesses, government organizations, and even personal friends. This practice has substantially grown in the last couple of years, and thus there was a need for reliable information in regards to scams.

Hodan had expressed a desire to expand on the project and turn it into a civic engagement project, resulting in Erienne shelving the idea to do just that. We understood that this project could be bigger and stronger if we had a whole group working on it. Students would get more out of an actual workshop than they would a single video. With us working as a team together, we believe that our participants would receive much more out of the lesson.

While scams can target all demographics, immigrants can be especially susceptible, especially in the United States. The results on a cursory internet search about scams targeting immigrants include government sites explaining the severity of this type of fraud. Not only do immigrants risk losing money through scams, they could also lose the legal ability to immigrate or gain citizenship.<sup>1</sup> According to the American Immigration Council, ten percent of Minnesota residents are immigrants, seven percent have at least one parent who is an immigrant<sup>2</sup>. These numbers show how necessary the ability to recognize immigration scams are in Minnesota and the relevance of our project.

Older people are also a target for internet and phone scams. They are popular targets due to the belief that most seniors are financially stable and are known to be more trusting. Seniors are also perceived as more vulnerable due to their difficulty working with new forms of technology coupled with well-documented problems with retention and judgement, often enhanced by crippling mental health conditions like dementia or Alzheimer's.

According to the FBI's website, fraud targeting elderly people has totaled over three billion dollars in losses every year<sup>3</sup>. In Minnesota, fifteen percent of the population is age 65 or older, which is over 800,000 people<sup>4</sup>. Minnesota's large senior population makes it evident that there is a need for further focused education on scams targeting older people. This project would help satisfy that need by creating materials and running workshops that will help teach older generations how to recognize and avoid internet and phone scams.

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<sup>1</sup> <https://www.consumer.gov/content/scams-against-immigrants-presentation>

<sup>2</sup>

<https://www.americanimmigrationcouncil.org/research/immigrants-in-minnesota#:~:text=Nearly%2010%20percent%20of%20Minnesota,9%20percent%20of%20the%20population.>

<sup>3</sup> <https://www.fbi.gov/scams-and-safety/common-scams-and-crimes/elder-fraud>

<sup>4</sup>

<https://www.mncompass.org/data-insights/articles/six-interesting-facts-about-minnesotas-65-population#:~:text=There%20are%20currently%20about%20806%2C000.will%20be%20an%20older%20adult.>

## viii. Project Summary and Accomplishments

Throughout our project, we created three distinct methods to disseminate our information. We held workshops, created videos, and organized a website. All aspects of the project were *free* to make, so did not require a specific budget. Each element represents hours of research, gathering materials, and organizing them in a way that fit the target demographics we were attempting to reach: adults who were ESL, the elderly, or those adults at the lower end of digital literacy. We also changed the materials based on the slight differences between the audiences we were working with.

We were able to put together four workshops total. Each workshop was presented to slightly different demographics who held varying levels of digital literacy. We were careful to tailor our content for each individual workshop, including access to our videos, a PowerPoint, handouts, and online activities.

Our first workshop was conducted with Episcopal Homes, for which we partnered with another Civic Engagement Group, Senior Tech Instruction. This workshop was held on April 2, 2021. We do not have an accurate measure of the attendance due to reports that many people joined the workshop with one computer. Due to distancing restrictions at the senior home, we conducted this workshop online, with recordings of the sessions available for participants afterwards. While only three individual devices attended, we know we had at least four or five seniors in attendance. All of these participants were given access to the website, handouts, and videos.

Our second workshop held on April 30th was presented through Google Meet with students from Adult Options in Education, Katherine's host site. It was also recorded. Unlike our first workshop, we had mostly ESL students in attendance. As digital scams continue to evolve, more and more jargon is used to describe different scams (like the verb "phish/ing"). These vocabulary words would have been harder to present to an ESL audience so we created another amended Google Slides presentation with less jargon. This edited presentation was helpful in presenting our information about internet scams to this audience more effectively. Additionally, we slowed down our speaking during the presentation and decided against showing the video (for timing). We had nine attendees at this workshop, and lots of participation.

The next workshop was conducted by half of our group, due to being more spur of the moment in planning. Erienne and Hodan presented to Amanda Tall's ParaProfessional class at Silver View Adult Education Center. Due to the difference in demographics, as Erienne frequently worked with these students on various digital literacy lessons, a revised version of the materials were presented ([as seen here](#)). On the day of the workshop, five students attended class. We gave students access to all of the regular materials along with a [followup skill-check](#) which we walked them through.

Our final workshop worked with learners from Silver View Adult Education Center. It involved a similar population to those at Adult Options, consisting of ESL learners and some learners on the lower-end of digital literacy. A total of eight people attended the workshop, with a previous learner also bringing in both of her parents to attend. For this group, we also gave them access to some additional resources, including a better [skill-check](#) than was previously used and a Google Form to rate how successful they thought the workshop was. This form had been an initial plan of our group but was not used until this workshop.

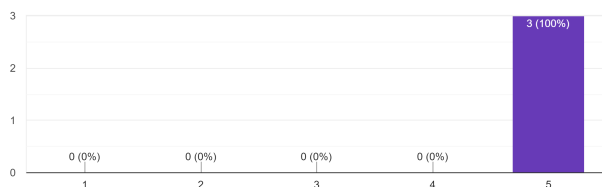
Not every person who attended filled the survey out, but we found that of the three who participated, the results were extremely positive. All questions were rated on a scale from 1 to 5, with a 1 meaning they did not feel confident with various statements about digital scams and a 5 meaning they felt extremely confident with various statements about digital scams. The statements were as follows:

- “I feel more comfortable spotting internet scams after this workshop.”
- “I know what to do if I have been scammed now.”
- “I will use the materials given to me to help spot internet scams.”
- “I would recommend future Skills Against Scams workshops to friends and family.”

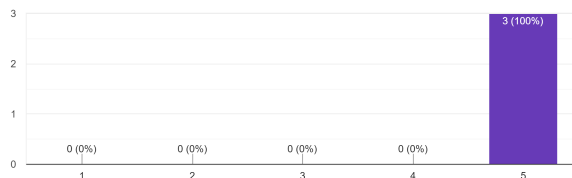
There was also one final question which was entirely optional for participants to answer: “Are there any comments or additional questions you have after this workshop? [if you have questions, please also add your email. Otherwise, you do not need to!]”

All of these statements were rated as a 5 for each learner who participated. While we were unable to obtain data from earlier sessions, we are fairly confident that, despite the small sample size, our participants would answer positively on many of these questions.

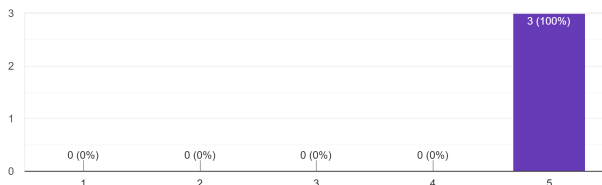
I feel more comfortable spotting internet scams after this workshop.  
3 responses



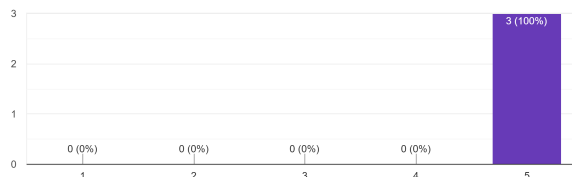
I know what to do if I have been scammed now.  
3 responses



I will use the materials given to me to help spot internet scams  
3 responses

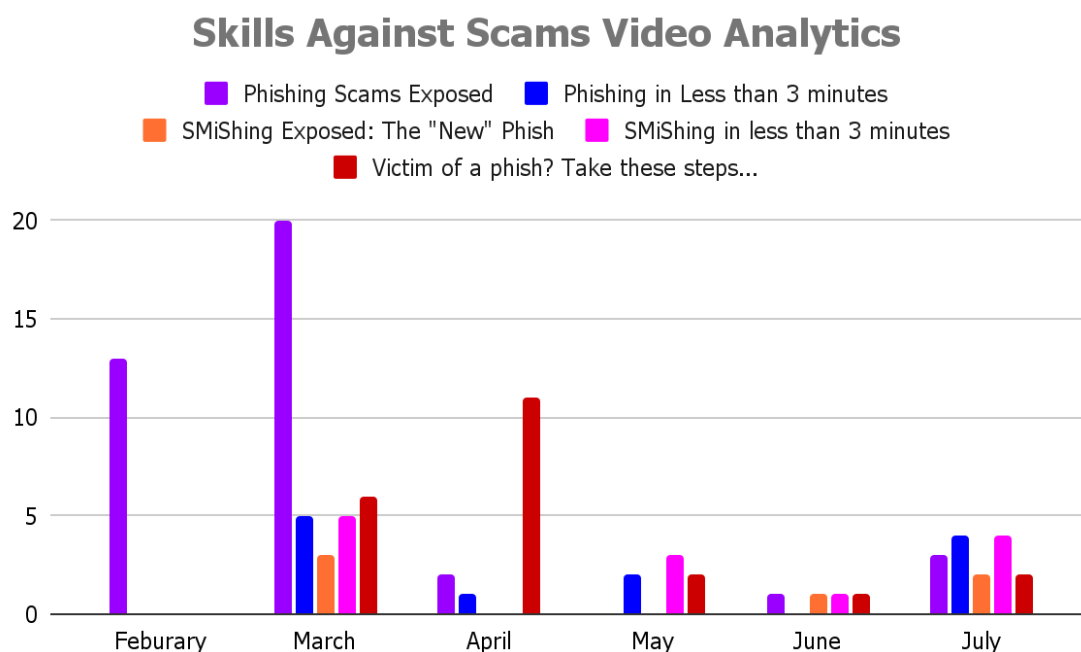


I would recommend future Skills Against Scams workshops to friends and family  
3 responses



Of course, the workshops are only one part of the materials we produced throughout our civic engagement project. The workshops were direct service, where participants were able to ask us questions, make comments, and otherwise interact with us directly. But we also had our videos and website, which serve as tangible materials our participants can benefit from.

Our videos have also received quite a bit of attention. Some of them, particularly the [“Phishing Scams Exposed”](#) video, were shown to multiple classes at SilverView Adult Education Center. Students in these classes also asked for the links to show their families, resulting in quite a bit of web traffic. Shown below is a chart depicting the YouTube analytics of videos shown in the Skills Against Scams series.



These results were initially analyzed in late June. It has since been updated to include views in July and may see drastic change as time progresses. We each intend to link all 5 videos to our classes when we talk about related skills. The videos were created with both students looking for quick information and more in-depth information regarding each topic. [Phishing in Less than 3 Minutes](#) gives participants a shorter version of the phishing video, going far less in depth than the original video. We regard these as the “sparknotes” versions, giving less explanation and more rules. Students who want to learn more about why we recommend certain things or kinds of scams could view the longer versions for more comprehensive views. The same relationship exists between [SMiShing Exposed](#) and [SMiShing in Less than 3 Minutes](#). The final video, [Victim of a phish?](#), is perhaps the most valuable in the series, as the materials of what to do next once you know you’re the victim of a phish are surprisingly difficult to get ahold of. Each of these videos can be viewed by clicking on the hyperlink above.

Finally, [our website](#) served as a hub to gather our information. We not only include all of our videos on the website, but we also included several documents and worksheets our participants could view. Also, we included brief bios on all four of us to give participants a bit more of an idea who we are and perhaps engender a bit of trust as a result.

Admittedly, the effectiveness of our website is difficult to quantify. Our website was created using the free platform, Google Sites. However, Google Sites does not have a way to backdate analytics data, so by the time we were even aware of this fiscal element involved in obtaining any data, we would have incomplete and inaccurate data. An extremely short fundraising campaign to fund this expense would not have been viable.

We would like to note, however, that the videos featured most prominently on our website, the 3 minute Phishing and 3 minute SMiShing, received more consistent viewership compared to the videos we did not have featured as prominently. While we may argue that this is a case of correlation and not causation, the fact that they were featured prominently may have caused them to be viewed more consistently. This does actually suggest that our website represents a more efficient and effective tool for participants to view our resources.

INTERNET SCAMS

A banner image showing a laptop keyboard, a notebook, and a pen on a wooden desk. The text 'INTERNET SCAM PREVENTION WORKSHOP' is overlaid in white, with a yellow horizontal line under 'WORKSHOP'. Below it, the word 'RESOURCES' is also in white.

# INTERNET SCAM PREVENTION WORKSHOP RESOURCES

Overview

This website contains a collection of curated resources, and tips, for avoiding internet scams. If you or your loved one, was a victim of an internet scam please report it to the proper government agency.

## ix. Project Outcomes

We feel as though this project lived up to some of our expectations, but not all of them. We aimed to make the project reasonable for the pandemic. In this manner, we succeeded. We created a functioning, well-thought-out project which could continue to educate adults for as long as the materials are still viable. We are aware that scams change, and there will likely be a need to reevaluate how viable these materials are in a year or two

. Scamming trends come and go--a few years ago, vishing, phone-phishing, had fallen out of favor. Only more recently has it returned to being one of the most frequently used kinds of scams. Perhaps a few years down the road, we may find SMiShing (text message scams) as the most popular, or that emails will employ new tools to make it harder--or easier--to ascertain a scam. Only time will tell.

Our workshops saw decent levels of success, and as we noted previously, it's very probable that our videos will continue to be very useful. Our website represents a convenient pool of resources for students to learn independently and spread that information to their friends and family. It can also be a resource for future CTEP members, however it will become less relevant as new types of scams develop. Even so, we intend for these resources to be available at all of our sites.

But we did miss a few of our goals. Our original plan was to have a practice workshop to involve other members of the CTEP cohort and some supervisors willing to look over the materials and give feedback. Luckily, once we began facilitating workshops, we did not feel like a trial run was absolutely necessary. Still, we may have found more success if we had a bit more peer review incorporated into our workshop.

Feedback was generally something we fell short of collecting. As previously noted, we created a form to receive feedback from any participants in an anonymous manner, but we did not do this until after our first few workshops. While the feedback we did receive was extremely positive, with students requesting materials be made available to them in the near future and rewatching our videos, the sample size is small.



## x. Foreseen and Unforeseen Problems

We knew from the beginning that there was a big chance of low turnout or participation. We also knew that the topic of scams could be a touchy subject and might keep people from attending. To mitigate this, we designed our workshop to focus on the positive side. In addition, we prioritized working with people we already have a relationship with at our service sites.

We also recognized that because our workshops were virtual they struggled to reach the audience most in need of the material. Our material is made for learners with lower digital literacy, but they may not have access or ability to attend. Because of COVID this was not easily avoided. Fortunately, having an established relationship with some of the participants helped us better understand who needed more help than others. Participants who attended our workshop seemed to connect pretty well without our additional help, so we did not need much troubleshooting during the sessions.

We did not foresee the loss of Hodan from the program, but she helped a lot at the start of the project. Hodan was responsible for a large portion of the initial website and research for the powerpoints. She was able to get the website well established when she left. Furthermore, Hodan, upon knowing she would soon leave the program, took measures to mitigate how involved she was in the workshop. She did not want us relying on her to talk about a part of the presentation, and so as a result, she focused more on moderating the chat and participating in the Q&A we had at the end of our workshops. This foresight on her part did make it a bit easier to transition into a three person project. Once it was just the three of us, we were still able to continue giving our workshops and complete the project in a timely manner.

## xi. Visual/Video Aids



**What are Scams?**

Digital scams occur when criminals use the internet to try and steal private information or money.

Katherine Erickson

*This picture is a screenshot taken from our second workshop. Katherine opened the workshop by explaining our definition of “scams.” As this workshop was for ESL students we added this slide for further clarification.*



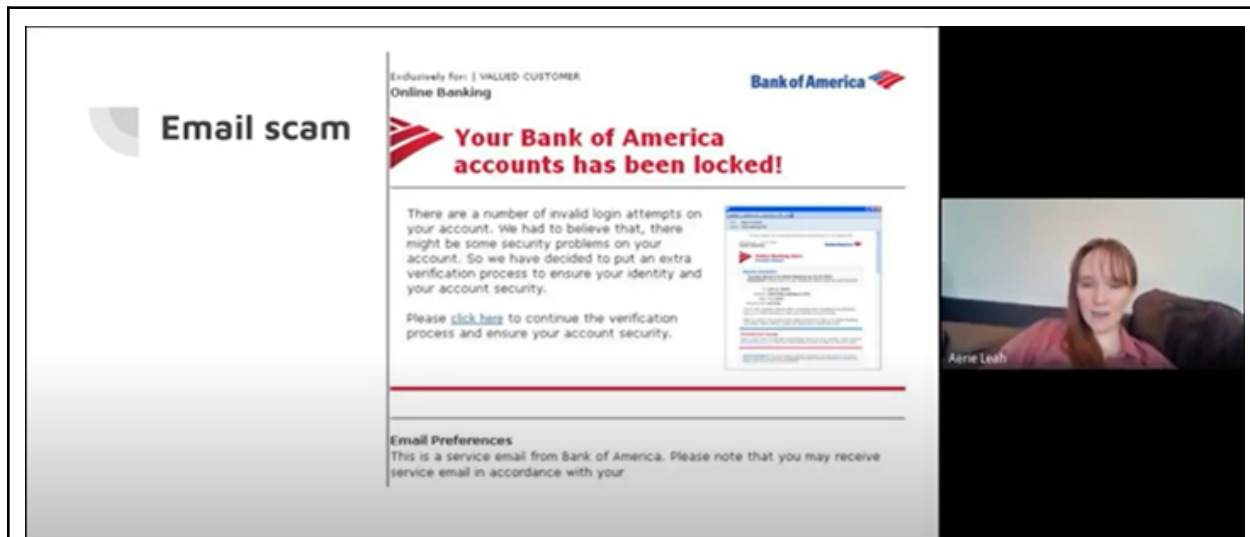
**Phishing**  
**(like *fishing* for your information)**

- Email, text message, or phone call
- Their goal is to get your personal information, like your credit card number

What does that look like?

Kenzie Putz

*This picture is a screenshot taken at our second workshop. In it, Kenzie is explaining what phishing scams are.*



*This picture is also a screenshot taken at our second workshop. During the second half of our workshops we go over different types of scams as well as specific examples. In this screenshot, Erienne is going over an example of an email scam.*

INTERNET SCAMS

# INTERNET SCAM PREVENTION WORKSHOP RESOURCES

**Overview**

This website contains a collection of curated resources, and tips, for avoiding internet scams. If you or your loved one, was a victim of an internet scam please report it to the proper government agency.

*This picture is a screenshot of the website we compiled with different resources for learning about scams after the workshops. The link for the website is listed here:*

<https://sites.google.com/spnn.org/internetscams/home>

<https://drive.google.com/file/d/1iinS41v-R8NIU-UIFFnXd5L4TrpRZ0MN/view?usp=sharing>

*This link leads to a video recording of our second workshop at Adult Options in Education.*

## xii. Potential Future Plans

As mentioned in the Skills Against Scams charter, there will always be new digital scams that gain traction and have success. Therefore, there will always be room to edit scam examples and scam guidelines we taught this year. We imagine that this fight is sadly not over. With new scams must come new measures to fight them, especially if and when they evolve new tactics to trick users. Take the gambits of using information about Covid or vaccinations sites for example. Plenty of phishing scams used the fear engendered by Covid to trick users to fall for their scams. Hot button issues are frequent tools used by criminals to trick their victims into giving up personal information.

The advance of technology will also continue to add more kinds of scams. A few short years ago, SMiShing was unheard of, but with the advances of cell phones, it is quickly becoming one of the most prevalent digital scams currently being used. As a result, we have to remain informed and vigilant for the new tools and trends that might be employed by scam artists.

Future CTEPs might benefit from building on the website, perhaps even including interactive models of various kinds of scams or anonymous Q&A to encourage participants to share emails, texts, and phone calls to ask about their validity. These are just a few ideas we have had for ways these resources can be expanded upon. How viable and effective they would be remains to be seen.

We envision these materials as being accessible to future members of our organization and members of our community. Many of us, such as Erienne (who has control of the videos) will be sharing them in our hand-off documents. The fight against scams is a long and arduous one, and doubtlessly we will see new variations as our technical world continues to grow. New means will develop to scam, and we hope to inspire new methods to fight back.