

SCHEMING SCAMS to Watch for!

MONSTERS AFTER YOUR MONEY

When you think of criminals taking your money, you might picture a bank robber or a thief snatching a purse. But the most likely thefts to occur are online criminals stealing personal information! Using information like your name, the date you were born, or your **social security number** (a series of numbers the government uses to know who you are) - thieves can try to get into savings and checking accounts, or even get loans for money that they won't be paying back - leaving the person they stole information from to handle the mess!

The tricks these villains use to get secret information are called **SCAMS**. cammers are clever - always changing up their plans, but there are a few types they like to use the most:

PHISHING

The most common trick for criminals is to pretend to be a person or company you trust. They might do this by calling and texting pretending to be from a credit union, school, government, or company. Asking for your information just to use it to rob someone is **PHISHING**.

SPOOFING

Other criminals will call, text, or email pretending to be a person or company you know and trust. They imitate actual graphics, logos, and phone numbers to look like the real thing! These imposters are doing **SPOOFING**.

SUSPICIOUS LINKS & FILES

Other fraudsters will rely on computer trickery to get information and steal passwords. They sometimes do this through the internet by tricking you into going to websites that allow them to



attack your computer's information digitally. Often this is by asking you to download a strange file or go to a strange link.

HOW TO STAY SAFE

- Never give information to strangers over phone, chat, email.
- When contacting companies use phone numbers and emails on their websites.
- If it seems weird, don't click! Ask an adult about it!

Share with Sparky!

How do you protect your most prized possessions from being taken away or messed with? Write your answer below and mail it with your coloring contest entry or email it to communications@ffcommunity.com

Freaky Finance Facts

1. In 2025 the best-selling Halloween costumes were 1. K-Pop Demon Hunters 2. The gals from "Wicked" 3. Wednesday Addams.
2. Around 150 major motion pictures in the "horror" genre released last year (30 for each "night at Freddy's!")
3. Wash your hands after using cash! Studies have found germs, waste, and worse on dollar bills (maybe stick to a debit card!)



Scammer BRAIN DRAIN

Draw a line between each Fraud term and its definition.

1: SCAM

A: A warning sign that something is wrong or unsafe.

2: PHISHING

B: Person pretending to be nice that tries to trick you into sharing your information or money.

3: SPOOFING

C: A sneaky trick to cheat you out of money or personal information through lies and fake promises.

4: FRAUD

D: To deceive or trick another person, usually to take money.

5: RED FLAG

E: When someone online tries to trick you into giving personal information, like passwords.

6: SCAMMER

F: When someone fakes their identity to look like someone you trust to steal your money or information.

CORRECT ANSWERS: 1-C, 2-E, 3-F, 4-D, 5-A, 6-B

Coloring Contest

Congratulations to **Lillian F.** for winning our Q3 Sparky coloring contest!



Sparky and Smokey feel frightful fall vibes at the haunted house!

Add a little color to their sunny day out! Submit your entry **by November 17, 2026** for a chance to win a prize!

(Child) Name: _____ Age: _____ Phone: _____

(Parent/Guardian) Name: _____ Email: _____

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