



# Pitfalls of the Internet

Annette Bowen

## BEFORE YOU READ:

1. A *pitfall* is a hidden danger. What do you think are some *pitfalls* of the internet?
2. An *unscrupulous* person is someone who disregards the law, takes advantage of the less fortunate, and has no ethical standards. What are some ways an *unscrupulous* person might use the internet?
3. Other vocabulary to consider. See if you can figure out the meaning from the context as you read: *jump through hoops*, *harrowing*, *vulnerable*, *cybercrime* and *cybercriminal*, *stigma*, and *negligence*.

## Cybercriminals Are Everywhere

Villains aren't always in the movies. There are *unscrupulous* characters in every part of life. Some hide in plain sight; others clothe themselves as reputable businesses. The worldwide web is full of *cybercriminals* posing with false identities ready to phish, scam, hack, and steal your identity. Deceit, thy name is the internet!

## They Got Me

In 2012, I noticed that the money from my most recent Social Security check was gone! It was stolen from my checking account. Someone in Florida decided it was a good idea to hack into my account and clean it out. The whole experience was terrifying. The anxiety and uncertainty knocked me to my knees. Needless to say, Social Security required me to *jump through so many hoops* to get a replacement check.

It was a *harrowing* experience, to say the least. I've never felt so *vulnerable*. I felt exposed, like a raw nerve. They put me through so much. They made me feel like I was guilty, not the guy who stole my money!

I finally contacted the White House Office of Public Engagement. Thankfully, someone from that office contacted Social Security. They helped guide me through the process of replacing the stolen funds.

The truth is, the elderly are more susceptible to becoming a victim of *cybercrime* or identity theft. There are companies and people who *prey* on the elderly with scams. In some instances, their houses have been foreclosed due to these evil characters.

## Many Ways to Steal from You

How do *cybercriminals* steal from you? Here are some of the ways:

### **Tech Support**

This is when someone tries to scare you by telling you that you need something fixed on your computer or you need protection from viruses or malware. Really, this is just a way to get access to your passwords and sensitive information on your computer. When you need tech support or virus protection, make sure you get it from a reputable source.

### **Extortion**

This is when someone uses force or threats to get money from you. For example, someone tells you that you will lose your home or you will be evicted unless you send money somewhere. Unfortunately, elderly men and women have lost their homes and life savings from these kinds of scams.

### **Personal Data Breach**

This is when hackers get access to data (including sensitive information like Social Security Numbers) stored in servers in large companies. Apple, Meta (parent company of

Facebook), Twitter, Prudential Insurance, and Verizon have had personal data breaches.

### Phishing

This is when someone sends a message and tries to get you to reveal personal information, such as passwords and credit card numbers. They may know something about your shopping habits or your personal life, so they seem legitimate.

### The Problem Is Huge

In a report called, “Resolving the Shattered Identity Crisis,” Suzanne Sando writes, “Scams orchestrated by criminals resulted in just over \$20 billion in fraud losses to victims.” This number is probably low because these crimes are underreported. She goes on to say, “We know that there is always going to be a certain number of victims who don’t report it, and it has a lot to do with the *stigma* against being a victim of fraud and scams.”

Everyone is susceptible to some form of internet crime. I never, in a million years, thought someone would steal my identity and my money. But it happened. Not due to *negligence* on my part, but due to the determination of *unscrupulous* characters.

Sources: <https://identitytheft.org/statistics/>; <https://javelinstrategy.com/research/2024-identity-fraud-study-resolving-shattered-identity-crisis>.

#### AFTER YOU READ:

1. Tell Annette’s story in your own words.
2. Does anything in this story surprise you? Describe and discuss.
3. Discuss the word *stigma*. Why would there be a *stigma* against people who are victims of scams?

Annette Bowen is a recurring writer for *The Change Agent*. She’s a mom, grandma and great grandma whose fondness for writing and reading fuels her active imagination. “You’re never too old to daydream. Oftentimes, stories borne from daydreams become bestsellers.”

