

Common scams that target students

Scammers and cyber criminals can target your money and your personal information. Here are some ways to protect both.



College students are often juggling classes, housing, jobs and internships while also taking on many new financial decisions. As you assume more responsibility, you may encounter scammers or cyber criminals who are trying to take advantage of you by offering services, items for sale, or employment under false pretenses. The scammers might even use what you post about yourself online to win your trust and make themselves seem legitimate. Most are hoping you'll act impulsively and hand over money or personal information.



Scams targeting students can take many forms. Here are some common types to look out for:

- **Fake listings** for apartments, books, movers, or other services
- **Student loan** debt relief scams
- Fake **employment offers**
- Claims of **unpaid tuition** or other educational costs
- **Unsolicited scholarships** and grants
- **Social media** scams



Here are some tips that can help protect you from scams that target students, or prevent you from taking action that could be costly:

- **Be careful** about what you post about yourself online, including personally identifiable information such as your address or cell phone number.
- **Monitor** your privacy settings on any online account.
- **Verify** any unsolicited phone call or email. If you want more information, try to contact the person or organization through a verified website or alternate phone number.
- **Never share** information with people you don't know, especially if they contacted you.
- **Trust** your instincts. If an offer looks too good to be true, it probably is.
- **Remember** that anyone can become a target for a scam, even if you do not have disposable income.
- Criminals can use your **personal information** to build a fake identity.
- If you have been targeted, **report** the incident to local law enforcement immediately and contact your bank.

It's never too early to become cyber aware. These tips will remain useful as you advance professionally and personally. Visit www.bankofamerica.com/security to learn how to help protect yourself and those closest to you.

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