**Help Your Kids Be Scam-Savvy as They Return to School**

This back-to-school season, take the time to educate your kids on how to identify scammers. Some fraudsters specifically target younger people because of their online presence. Here are some things to keep in mind as you teach your kids to identify online scammers.

**Social media scams**

According to a [study](https://www.harmonyhit.com/phone-screen-time-statistics/) done by Harmony Healthcare IT, Generation Z, ages 13 to 28 years old, spends about 6.5 hours on their phone a day. Generation Alpha, proceeding Gen Z, have been dubbed “digital natives” due to their exposure to technology from birth. Scammers want to take advantage of this technology usage and may advertise popular products on social media at “too-good-to-be-true” prices. These ads may also come via text or email. Teach your kids to never click links with misspelled URLs or from people they don’t know.

Other social media scamming tactics to be aware of are fake giveaways and personality quizzes. Scammers use these giveaways and quizzes to steal personal and financial information by asking for payment information to receive their giveaway prize or view the results of their quiz.

**Use trusted websites**

Your kids may also be more susceptible to online shopping scams. Scammers go as far as creating fake storefronts to steal information. Watch for websites that have blurry product photos, poor grammar, and vague return policies. Teach your kids to hesitate to click on links to online stores, even if it’s from a friend or their favorite brand. Stick to using trusted retailers and verified websites.

**About the Iowa Bankers Association**

The Iowa Bankers Association represents Iowa banks and savings institutions. Iowa bankers are committed to the values of honesty, hard work and community service, and have been a trusted resource for Iowans for more than 135 years. Iowa banks offer FDIC insurance and lend nearly $88 billion to help individuals, business owners and agriculture. Nearly 40,000 Iowans work at an Iowa bank, and bank employees volunteer more than 300,000 hours to support local communities each year. To learn more, visit [www.iowabankers.com](http://www.iowabankers.com/).