Global Academy of Lifelong Learning

# Spotting Scams & Staying Safe

# 识别诈骗，安全上网

A Self-Study Course for Senior Learners

老年学员自学课程

A self-study course — learn at your own pace, at home, one lesson at a time.

本课程为自学课程，您可以在家中按自己的节奏，一课一课地学习。



Educational information only. This course teaches recognition and safe habits. It does not give personal financial or legal advice.

本课程仅提供教育信息，讲解如何识别诈骗、养成安全习惯，不提供个人财务或法律建议。

## Welcome / 欢迎

Scams are not a sign that someone is careless or foolish. Scammers are professionals at sounding urgent, official, and friendly — and they contact millions of people every day. This course will help you slow down, spot the tricks, and feel

confident about what to do next.

收到诈骗信息并不说明您粗心或糊涂。诈骗者非常擅长装得紧急、官方又亲切，他们每天联系成千上万的人。本课程将帮助您慢下来、看穿这些伎俩，并自信地知道下一步该怎么做。

## How to Use This Course / 如何使用本课程

- There are **8 lessons**. Each one takes about **45–60 minutes** of reading and practice.
- 本课程共 **8 课**，每课约需 **45–60 分钟**阅读与练习。
- Go in order, or jump to the lesson you need most. There is no test and no deadline.
- 您可以按顺序学习，也可以先学最需要的一课。没有考试，也没有截止日期。
- Keep a notebook nearby. Write down anything that surprises you, and practise the "Try this today" task in each lesson.
- 请准备一个笔记本，记下让您惊讶的内容，并练习每课中的“今天试一试”任务。

- At the end you will fill in your own **My Safety Card** — keep it by your phone.
- 学完后，您将填写自己的“**我的安全卡**”，请把它放在电话旁边。

> ## One Important Note — Please Read First / 重要提示，请先阅读
>
> If you ever shared money or personal information with someone you now doubt: **contact your bank right away, report it to the FTC at ReportFraud.ftc.gov, and tell a trusted family member.** Acting quickly

> gives you the best chance of limiting harm. You will learn exactly what to do, step by step, in Lesson 7.

> 如果您曾经向现在怀疑的人提供过钱财或个人信息：**请立即联系您的银行，向美国联邦贸易委员会（FTC）举报（ReportFraud.ftc.gov），并告诉一位您信任的家人。**迅速行动最能减少损失。第 7 课将一步一步教您具体做法。

**A note about examples:** The example messages in this course are invented for teaching. They are not real messages, and you should never forward or reply to a suspicious message.

**关于示例的说明：**本课程中的示例信息均为教学编写，并非真实信息。请不要转发或回复任何可疑信息。

LESSON 1 · 第 1 课

# How Scams Reach Seniors: Phone, Email, Text, and Social Media

# 诈骗如何找上老年人：电话、邮件、短信与社交媒体

**Goal / 学习目标：** By the end of this lesson, you can name the four main ways scammers reach people — and explain why seniors are targeted.

学完本课，您能说出诈骗者联系人们的四种主要方式，并明白老年人为什么会成为目标。

## Why Seniors Are Targeted / 为什么老年人成为目标

Scammers target seniors because many have savings, own their homes, are polite

on the phone, and may be less familiar with new technology. None of that is a weakness — it is simply what scammers look for. Knowing this is your first protection.

诈骗者针对老年人，是因为许多老年人有积蓄、拥有住房、接电话时很有礼貌，而且可能对新技术不太熟悉。这些都不是弱点，只是诈骗者寻找的特点。了解这一点就是您的第一层保护。

## The Four Main Channels / 四种主要渠道

- **Phone calls / 电话：** A stranger claims to be from a bank, a government office, or a tech company. They may even fake the caller ID so it looks local or official.
- **Email / 电子邮件：** A message warns that your account will close, or offers a prize. It may look exactly like a real company logo.
- **Text messages / 短信：** Short, urgent texts — a package delivery problem, an unpaid toll, a bank alert — with a link to click.
- **Social media / 社交媒体：** Friend requests from strangers, fake profiles using a friend's photo, or ads for miracle products and easy investments.

> ***Example (invented for teaching) / 示例（教学编写，非真实信息）：***

> *"Hello, this is the fraud department of your bank. We detected unusual*

> *activity. Please confirm your account number now or your card will be*

> *blocked."*

> *“您好，我是您银行的反欺诈部门。我们发现您的账户有异常活动。请立即*

> *确认您的账号，否则您的卡将被冻结。”*

A real bank will never ask for your full password, PIN, or account number in a surprise call or message. That single fact stops many scams.

真正的银行绝不会在突然打来的电话或信息中索要您的完整密码、PIN 码或账号。记住这一点，就能挡住许多诈骗。

## Try This Today / 今天试一试

Look at your phone's recent calls and messages. Count how many came from numbers or senders you do not recognise. Write the number in your notebook — no need to call back.

查看您手机最近的来电和信息，数一数有多少来自您不认识的号码或发件人。把数量记在笔记本上，不需要回拨。

## Check Yourself / 自我检查

- I can name the four main ways scammers reach people. / 我能说出诈骗者联系人们的四种主要方式。
- I know that a real bank never asks for my full password or PIN by phone or

message. / 我知道真正的银行绝不会通过电话或信息索要完整密码或 PIN 码。

- I understand that being targeted is not my fault. / 我明白成为目标不是我的错。

LESSON 2 · 第 2 课

# Red Flags: Spotting a Scam Before You Respond

# 危险信号：在回应之前识别诈骗

**Goal / 学习目标：** By the end of this lesson, you can spot at least five warning signs in a message or call before you respond.

学完本课，您能在回应之前，从信息或电话中发现至少五个警告信号。

## The Five Big Red Flags / 五大危险信号

- **1. Urgency / 紧急：** "Act now or you will lose everything!" Real organisations give you time to think.
- **2. Secrecy / 保密：** "Don't tell your family — they won't understand." Scammers fear a second opinion.
- **3. Unusual payment / 不寻常的付款方式：** Gift cards, wire transfers, cryptocurrency, or cash by courier. A real company or agency never demands these.
- **4. Threats / 威胁：** "Police will come to your home" or "Your account will be frozen today." Threats are a tool to rush you.
- **5. Too good to be true / 好得不真实：** A prize you never entered, an investment that "cannot lose," a cure doctors don't know about.

***Example (invented for teaching) / 示例（教学编写，非真实信息）：***

*"You won a $5,000 grocery gift card! Pay a $50 delivery fee with a gift card to claim it — but hurry, the offer ends in one hour, and don't tell anyone yet!"*

*“您赢得了 5000 美元的超市礼品卡！请用礼品卡支付 50 美元运费领取——快点，一小时后就过期了，而且先别告诉任何人！”*

*This one message contains four red flags at once: a prize you never entered, a gift-card payment, urgency, and secrecy.*

*这一条信息同时包含四个危险信号：没参加过的抽奖中了奖、要求用礼品卡付款、催促紧急、要求保密。*

## A Simple Habit: Pause, Breathe, Check / 一个简单习惯：停下来，深呼吸，核实

Before you answer any surprising message, put the phone down for two minutes. Ask yourself: "Did I expect this? Does it rush me? Does it ask for money or secrets?" If any answer worries you, do not respond yet — Lesson 3 shows you how to check.

在回复任何令人意外的信息之前，先把电话放下两分钟。问自己：“这是我预料之中的吗？它在催我吗？它在要钱或要秘密吗？”如果任何一个答案让您不安，先不要回复——第 3 课会教您如何核实。

## Try This Today / 今天试一试

Re-read one old message or email that once made you uneasy. Circle the red flags in it using the list above. How many can you find?

重新读一读以前让您不安的一条信息或邮件，用上面的清单圈出其中的危险信号。您能找到几个？

## Check Yourself / 自我检查

- I can list five red flags: urgency, secrecy, unusual payment, threats, too good to be true. / 我能列出五大危险信号：紧急、保密、不寻常付款、威胁、好得不真实。
- I know that a demand for gift cards or wire transfers is almost always a scam. / 我知道要求用礼品卡或电汇付款几乎总是诈骗。
- I will pause before responding to a surprising message. / 我会在回复令人意外的信息之前先停下来。

LESSON 3 · 第 3 课

# How to Verify: Hang Up, Look It Up, Call Back

# 如何核实：挂断、查找、回拨

**Goal / 学习目标：** By the end of this lesson, you can verify any unexpected contact in three safe steps — without using the number or link the stranger gave you.

学完本课，您能用三个安全的步骤核实任何意外的联系——而且不使用陌生人给您的号码或链接。

## The Three Steps / 三个步骤

- **Step 1 — Hang up / 挂断：** End the call or close the message. You are not being rude. A real organisation will understand.
- **Step 2 — Look it up / 查找：** Find the organisation's real number yourself: on the back of your bank card, on a bill you already have, or on the official website you type in yourself.
- **Step 3 — Call back / 回拨：** Call that number you found and ask, "Did you contact me about this?" If the answer is no, you have just stopped a scam.

> **Golden rule / 黄金规则：** Never use a phone number, link, or reply button that came inside a suspicious message. Find the contact yourself.

> 绝不要使用可疑信息里提供的电话号码、链接或回复按钮。请自己查找联系方式。

## What About Caller ID? / 来电显示可信吗?

Caller ID can be faked. A call that shows your bank's name or a local number may still be a scammer. That is why hanging up and calling back on a number you trust is so powerful.

来电显示可以伪造。即使显示的是您银行的名字或本地号码，也可能是诈骗者。这就是为什么挂断后用自己信任的号码回拨如此重要。

## Try This Today / 今天试一试

Practise now, while nothing is urgent: find your bank's real phone number on the back of your card or on a paper statement, and write it on your My Safety Card at the end of this course.

现在就趁不着急的时候练习：从银行卡背面或纸质账单上找到您银行的真实电话，写在课程最后的“我的安全卡”上。

## Check Yourself / 自我检查

- I can explain Hang Up, Look It Up, Call Back in my own words. / 我能用自己的话解释“挂断、查找、回拨”。
- I will never call back on a number given inside a suspicious message. / 我绝不会拨打可疑信息里提供的号码。
- I know caller ID can be faked. / 我知道来电显示可以伪造。

# Phishing and Fake Bank or Government Messages

# 钓鱼信息与假冒银行或政府信息

**Goal / 学习目标：** By the end of this lesson, you can recognise a phishing message and know what to do with it — delete it, don't click it.

学完本课，您能识别钓鱼信息，并知道如何处理它——删除它，不要点击它。

## What Is Phishing? / 什么是钓鱼信息?

"Phishing" means a fake message designed to "fish" for your passwords, account numbers, or personal details. It pretends to be a bank, a delivery company, a government agency, or even a friend. The message usually contains a link to a fake website that looks real.

“钓鱼信息”是指冒充银行、快递公司、政府机构甚至朋友，骗取您的密码、账号或个人信息的一类假信息。信息中通常含有一个链接，指向一个看起来很真的假网站。

## Common Tricks / 常见伎俩

- A warning that your account will be closed, your package is stuck, or a payment failed.
- 警告您的账户将被关闭、包裹被扣留或付款失败。
- A sender address that is almost right, but not quite — for example, a bank name with an extra letter or a strange ending.
- 发件人地址看似正确，却差了一点——比如银行名字多了一个字母，或后缀很奇怪。

- A link that does not match the real website when you look closely.
- 仔细看时，链接与真实网站并不相符。
- An attachment you did not ask for — never open it.
- 您没有索要过的附件——千万不要打开。

> ***Example (invented for teaching) / 示例（教学编写，非真实信息）：***

> *"Your package could not be delivered. Click here to update your address*

> *and pay a $2.99 fee."*

> *“您的包裹无法投递。请点击这里更新地址并支付 2.99 美元费用。”*

> *If you are not expecting a package, or the sender is unfamiliar, this is a*

> *classic phishing text. Delete it.*

> *如果您并没有在等包裹，或者发件人很陌生，这就是典型的钓鱼短信。请删除*

> *它。*

## What To Do / 应该怎么做

- Do not click the link. Do not reply. Do not download attachments.
- 不要点击链接，不要回复，不要下载附件。
- Delete the message. On a phone, you can also report it as spam or junk.
- 删除这条信息。在手机上，您还可以将其举报为垃圾信息。
- If you are worried about a real account, use Lesson 3: hang up, look it up, call back.
- 如果您担心真实账户有问题，请用第 3 课的方法：挂断、查找、回拨。

## Try This Today / 今天试一试

Open your email's spam or junk folder (do not click anything inside). Look at the sender names and subjects. How many are pretending to be a bank, a delivery company, or a government office?

打开您邮箱的垃圾邮件文件夹（不要点击里面的任何内容）。看看发件人名字和主题，有多少在冒充银行、快递公司或政府机构?

## Check Yourself / 自我检查

- I know what phishing is and why the link is the trap. / 我知道什么是钓鱼信息，明白链接就是陷阱。
- I will delete suspicious messages instead of clicking or replying. / 我会删除可疑信息，而不是点击或回复。
- I will check a real account only through a number or website I find myself. / 我只会通过自己查到的号码或网站去核实真实账户。

LESSON 5 · 第 5 课

# Shopping, Investment, Romance, and Grandparent Scams

# 购物、投资、情感与“孙辈”诈骗

**Goal / 学习目标：** By the end of this lesson, you can describe four common scam stories and the one question that unmasks each of them.

学完本课，您能描述四种常见的诈骗故事，以及揭穿每一种诈骗的一个关键问题。

## 1. Shopping Scams / 购物诈骗

A website or social-media ad offers brand-name goods at an unbelievably low price. You pay, and nothing arrives — or a cheap imitation arrives. **Ask:** "Have I heard of this seller? Can I pay with a credit card, which offers buyer protection?"

某个网站或社交媒体广告以低得难以置信的价格出售名牌商品。您付了钱，却什么也没收到——或者收到一件廉价仿品。**问一问：** “我听说过这个卖家吗？我能用信用卡付款吗？信用卡有买家保护。”

## 2. Investment Scams / 投资诈骗

Someone promises guaranteed high returns with "no risk" — often in cryptocurrency or a secret opportunity. Real investments always carry risk, and no one can guarantee returns. **Ask:** "Why would a stranger share a guaranteed fortune with me?"

有人承诺“零风险”的高额保证回报——常常是加密货币或某个秘密机会。真实投资总

有风险，没有人能保证回报。**问一问：** “一个陌生人为什么要和我分享稳赚的财富？”

### 3. Romance Scams / 情感诈骗

A new online friend — sometimes claiming to be a soldier, doctor, or engineer abroad — quickly declares deep feelings, then has an emergency and needs money. **Ask:** "Have we ever met in person? Why does someone I just met need my money?"

一位网上新朋友——有时自称是海外的军人、医生或工程师——很快表达深情，然后遇到紧急情况需要钱。**问一问：** “我们见过面吗？一个刚认识的人为什么需要我的钱？”

### 4. Grandparent Scams / “孙辈”诈骗

A caller sobs, "Grandma, it's me — I'm in trouble, please don't tell Mom and Dad, send money fast." The voice may sound like a grandchild, but it is an impostor. **Ask:** "What is your secret family question?" Then hang up and call your grandchild or their parent on a number you already know.

来电者哭着说：“奶奶，是我——我出事了，千万别告诉爸爸妈妈，快寄钱来。”声音可能很像孙辈，但其实是冒充者。**问一问：** “我们的家庭秘密问题是什么？”然后挂断，用您已知的号码打给孙辈或其父母核实。

> **Family tip / 给家人的建议：** Agree on a family code word or question that only real family members know. It is a simple, powerful shield against grandparent scams.

> 请和家人约定一个只有真正家人才知道的暗号或问题。这是防范“孙辈”诈骗的

> 简单而有力的办法。

### Try This Today / 今天试一试

Choose one family code word with a family member today, and write a reminder (not the word itself, just "code word set") in your notebook.

今天就和一位家人约定一个暗号，并在笔记本上记下“已设定暗号”（不要写出暗号本身）。

### Check Yourself / 自我检查

- I can describe shopping, investment, romance, and grandparent scams. / 我能描述购物、投资、情感和“孙辈”诈骗。
- I know that guaranteed returns and "no risk" are warning signs. / 我知道“保证回报”和“零风险”是警告信号。
- My family has (or will set) a code word for emergencies. / 我的家人已经（或将要）设定紧急情况下的暗号。

LESSON 6 · 第 6 课

## Passwords, Two-Step Verification, and Your Devices

## 密码、双重验证与您的设备

**Goal / 学习目标：** By the end of this lesson, you will have a safer password habit, understand two-step verification, and know three device settings that protect you.

学完本课，您将养成更安全的密码习惯，了解双重验证，并知道三项保护您的设备设置。

## Strong Passwords, Simply / 简单的强密码

- Use a different password for your email and your bank than for anything else. Your email is the key to resetting other accounts.
- 邮箱和银行请使用与其他地方不同的密码，因为邮箱是重置其他账户的钥匙。
- Long is stronger than tricky: a phrase you can remember, like four random words, beats a short jumble of symbols.
- 长比复杂更重要：一句您能记住的、由四个随机词组成的短语，胜过一串短而难记的符号。
- Never share a password with anyone who calls or messages you — no real company will ask for it.
- 绝不要把密码告诉打电话或发信息给您的人——任何正规公司都不会索要密码。

## Two-Step Verification / 双重验证

Two-step verification means that even if someone learns your password, they still need a second proof — usually a code sent to your phone — to get in. Turn it on for your email and your bank first. It is the single most effective protection you can add in five minutes.

双重验证是指，即使有人知道了您的密码，还需要第二重证明——通常是发到您手机上的验证码——才能登录。请先为邮箱和银行开启它。这是您五分钟内能加上的最有效的保护。

## Three Device Habits / 三个设备习惯

- **Update / 更新：** When your phone or computer offers a software update, accept it. Updates fix security holes.

- **Lock / 锁定：** Use a screen lock (PIN or fingerprint) so a lost phone is not an open door.
- **Wi-Fi / 无线网络：** Avoid banking or shopping on free public Wi-Fi. Wait until you are home, or use your mobile data.

## Try This Today / 今天试一试

Turn on two-step verification for your email account. If you need help, ask a trusted family member to sit with you while you do it — never hand them your password by message.

今天为您的邮箱开启双重验证。如果需要帮助，请请一位信任的家人坐在旁边协助——不要通过信息把密码发给任何人。

## Check Yourself / 自我检查

- My email and bank passwords are different from my other passwords. / 我的邮箱和银行密码与其他密码不同。
- I understand two-step verification and have turned it on (or plan to, with help). / 我了解双重验证，并已开启（或计划在帮助下开启）。
- I update my devices, lock my screen, and avoid banking on public Wi-Fi. / 我会更新设备、锁定屏幕，并不在公共 Wi-Fi 上办理银行业务。

# If You Clicked or Shared Something: Stop, Report, Protect

# 如果您点击了或分享了信息：停止、举报、保护

**Goal / 学习目标：** By the end of this lesson, you know exactly what to do if you clicked a bad link or shared information — and you know that acting fast matters more than feeling embarrassed.

学完本课，您将确切知道如果点击了不良链接或分享了信息该怎么办——并且明白迅速行动比感到难为情更重要。

First: **do not panic, and do not feel ashamed.** Millions of careful people fall for scams every year. What matters now is speed.

首先：**不要惊慌，也不要羞愧。**每年都有数百万谨慎的人上当受骗。现在最重要的是速度。

## Step 1 — Stop / 停止

Stop sending money. Stop replying. Do not click anything else from that sender. If a stranger is still on the phone, hang up.

停止汇款，停止回复，不要再点击该发件人的任何内容。如果陌生人还在电话那头，请挂断。

## Step 2 — Report / 举报

- **Your bank, right away** — call the number on the back of your card. Ask them to freeze or watch the account, and ask about reversing a payment.

- **立即联系您的银行**——拨打银行卡背面的电话，请他们冻结或监控账户，并询问能否撤销付款。
- **The FTC at ReportFraud.ftc.gov** — reporting helps stop the same scammer from reaching others.
- **向 FTC 举报：ReportFraud.ftc.gov**——举报有助于阻止同一个诈骗者伤害更多人。
- If someone pretended to be a government agency, you can also report it to that agency.
- 如果有人冒充政府机构，您也可以向该机构举报。

## Step 3 — Protect / 保护

- Change the passwords of any accounts you shared or that use the same password.
- 更改您分享过的、或使用相同密码的所有账户的密码。
- Turn on two-step verification (see Lesson 6).
- 开启双重验证（见第 6 课）。
- Watch your bank statements and credit reports for anything unfamiliar.
- 留意银行账单和信用报告中有无不熟悉的记录。
- **Tell a trusted family member.** You deserve support, not silence — and a second pair of eyes helps.
- **告诉一位您信任的家人。**您值得被支持，而不是独自承受——多一双眼睛就多一份帮助。

### Try This Today / 今天试一试

Write your bank's phone number and a trusted family member's number on your My Safety Card now — before you ever need them in a hurry.

现在就把银行电话和一位信任家人的电话写在“我的安全卡”上——不要等到匆忙需要时才去找。

### Check Yourself / 自我检查

- I know the three steps: Stop, Report, Protect. / 我知道三个步骤：停止、举报、保护。
- I know to call my bank right away and report to the FTC at ReportFraud.ftc.gov. / 我知道要立即联系银行，并向 FTC（ReportFraud.ftc.gov）举报。
- I will tell a trusted family member instead of hiding it. / 我会告诉信任的家人，而不是隐瞒。

LESSON 8 · 第 8 课

# My Safety Plan: A Daily Habit and a Family Check-In

# 我的安全计划：日常习惯与家人联络

**Goal / 学习目标：** By the end of this lesson, you will have a simple daily safety habit and a family check-in plan that you can actually keep.

学完本课，您将拥有一个简单、可坚持的日常安全习惯和家人联络计划。

## The Two-Minute Daily Habit / 两分钟日常习惯

Once a day — perhaps with your morning tea — do these three things:

每天一次——比如在喝早茶的时候——做以下三件事：

- **Glance:** Look at yesterday's calls and messages. Anything unfamiliar? Delete and ignore it.
- **Check:** One quick look at your bank balance or recent activity, if your bank offers it.
- **Breathe:** Remind yourself of the rule: pause before you respond to anything surprising.

## The Family Check-In / 家人联络

Agree with a family member on a simple rhythm — for example, one call a week where you mention any strange messages you received. This is not asking for permission; it is teamwork. Scammers rely on isolation. A regular check-in takes that weapon away.

和一位家人约定一个简单的节奏——例如每周通一次电话，聊聊您收到的任何奇怪信息。这不是征求许可，而是 teamwork（团队合作）。诈骗者依赖的是孤立，定期的联络就夺走了他们的武器。

## Your Personal Safety Rules / 您的个人安全规则

Write your own rules in your notebook now. Here is a starter set you may adopt:

现在就在笔记本上写下您自己的安全规则。以下是一套可供采用的起始规则：

- I never send money or personal details to someone who contacted me first.
- 我绝不向主动联系我的人汇款或提供个人信息。
- I never pay with gift cards, wire transfers, or cryptocurrency at a stranger's request.
- 我绝不按陌生人的要求用礼品卡、电汇或加密货币付款。
- I hang up, look it up, and call back before I act.
- 行动之前，我先挂断、查找、回拨。
- When in doubt, I ask a trusted family member.
- 拿不准时，我会问信任的家人。

## Try This Today / 今天试一试

Call or message your check-in partner and agree on your weekly check-in day. Then fill in your My Safety Card on the next page.

给您的联络伙伴打电话或发信息，约定每周联络的日子。然后填写下一页的“我的安全卡”。

## Check Yourself / 自我检查

- I have a two-minute daily habit I can keep. / 我有一个能坚持的两分钟日常习惯。
- I have a family check-in partner and a weekly rhythm. / 我有家人联络伙伴和每周联络的节奏。
- I have written my own personal safety rules. / 我已写下自己的个人安全规则。

# Course Progress Checklist / 课程进度检查表

Tick each lesson as you finish it. There is no rush — one lesson a week is a wonderful pace.

每完成一课就打勾。不用着急——一周一课就是很好的节奏。

- Lesson 1 — How Scams Reach Seniors / 第 1 课——诈骗如何找上老年人
- Lesson 2 — Red Flags / 第 2 课——危险信号
- Lesson 3 — How to Verify / 第 3 课——如何核实
- Lesson 4 — Phishing and Fake Messages / 第 4 课——钓鱼信息与假冒信息
- Lesson 5 — Shopping, Investment, Romance, and Grandparent Scams / 第 5 课——购物、投资、情感与“孙辈”诈骗
- Lesson 6 — Passwords, Two-Step Verification, and Your Devices / 第 6 课——密码、双重验证与设备
- Lesson 7 — If You Clicked or Shared Something / 第 7 课——如果您点击了或分享了信息
- Lesson 8 — My Safety Plan / 第 8 课——我的安全计划

Well done! You now have the knowledge and habits to spot scams early and act with confidence. Share what you learned with a friend — teaching someone else is the best way to remember it.

做得好！您现在已经具备及早识别诈骗、自信行动的知识和习惯。请把学到的内容分享给一位朋友——教别人是最好的记忆方法。

# My Safety Card / 我的安全卡

Fill this in and keep it by your phone. If anything suspicious happens, you will have the right numbers at hand.

请填写此卡并放在电话旁边。遇到可疑情况时，您手头就有正确的号码。

My bank's real phone number (from the back of my card) / 我的银行真实电

话（银行卡背面）：

My trusted family contact — name and phone / 我信任的家人联系人——姓

名与电话：

Our family code word is set: ☐ Yes / 我们的家庭暗号已设定：☐ 是

Report fraud: ReportFraud.ftc.gov / 举报诈骗：ReportFraud.ftc.gov

My weekly check-in day with family / 我与家人每周联络的日子：

My personal safety rule I will remember first / 我最先记住的个人安全规则：



Educational information only; not personal financial or legal advice. / 本课程仅提供教育信息，不构成个人财务或法律建议。

# Self-Graded Quizzes

# 自我评分小测验

Spotting Scams & Staying Safe / 识别诈骗，安全上网

**How to use these quizzes / 如何使用：** After you finish each lesson, answer its quiz without looking back at the lesson. Then check your answers in the Answer Key at the end and count your score. There is no pass or fail — if you miss a question, simply re-read that part of the lesson. That is how self-study works!

学完每一课后，先不看课文，独立完成该课的小测验，再对照最后的答案核对成绩。没有及格与不及格之分——答错了，就回头再读一读课文的相关部分。这就是自学的办法！

> **Each quiz has 5 questions.** Circle A, B, C, or D for multiple-choice questions, and circle True or False for true/false questions. The answer key is at the end of this appendix.

> 每课小测验共 5 道题。选择题请圈出 A、B、C 或 D；判断题请圈出 True（对）或 False（错）。答案附在本附录最后。

# Lesson 1 Quiz — How Scams Reach Seniors

# 第 1 课小测验——诈骗如何找上老年人

1. What are the four main ways scammers reach people?

1. 诈骗者联系人们的四种主要方式是什么?

A. Phone, email, text messages, and social media / 电话、电子邮件、短信和社交媒体

B. Phone, letters, television, and radio / 电话、信件、电视和广播

C. Email, newspapers, magazines, and billboards / 电子邮件、报纸、杂志和广告牌

D. Text messages, fax, radio, and television / 短信、传真、广播和电视

2. True or False: A real bank may call you and ask for your full password to verify your account.

2. 判断对错：真正的银行可能会打电话来，索要您的完整密码以核实账户。

True / 对　　False / 错

3. Why are seniors often targeted by scammers?

3. 老年人为什么常常成为诈骗者的目标?

A. Seniors never use phones / 老年人从不使用电话

B. Many have savings, are polite on the phone, and may be less familiar with new technology / 许多老年人有积蓄、接电话时很有礼貌，而且可能对新技术不太熟悉

C. Seniors have no money / 老年人没有钱

D. Scammers only target young people / 诈骗者只针对年轻人

4. True or False: If caller ID shows a local number, the call must be genuine.

4. 判断对错：如果来电显示是本地号码，这个电话一定是真实的。

True / 对　False / 错

5. You receive a text about a package delivery problem, with a link to click. What is the safest first step?

5. 您收到一条关于包裹投递问题的短信，附有一个链接。最安全的第一步是什么?

A. Click the link right away / 立即点击链接

B. Reply with your address / 回复您的地址

C. Do not click; check through the delivery company's official website or app / 不要点击；通过快递公司的官方网站或应用核实

D. Forward the text to all your friends / 把短信转发给所有朋友

## Lesson 2 Quiz — Red Flags

## 第 2 课小测验——危险信号

1. Which of these is NOT one of the five big red flags?

1. 以下哪一项不是五大危险信号之一?

A. Urgency / 紧急

B. Secrecy / 保密

C. A written letter that gives you plenty of time to think / 一封给您充分时间考虑的书面信件

D. Threats / 威胁

2. True or False: "Don't tell your family — they won't understand" is a red flag.

2. 判断对错："别告诉您的家人——他们不会理解"是一个危险信号。

True / 对　False / 错

3. A caller demands payment by gift cards or wire transfer. What does this almost always mean?

3. 来电者要求用礼品卡或汇款付款。这几乎总是意味着什么?

A. It is a normal way to pay / 这是正常的付款方式

B. It is almost always a scam / 这几乎总是诈骗

C. It means you get a discount / 这意味着您可以享受折扣

D. It means the caller is a government official / 这意味着来电者是政府官员

4. True or False: Real organisations give you time to think before you act.

4. 判断对错：真正的机构会给您时间考虑再行动。

True / 对　False / 错

5. "You won a $5,000 prize in a contest you never entered!" This is an example of which red flag?

5. "您在从未参加过的抽奖中赢得了 5000 美元奖金！"这是哪种危险信号的例子?

A. Urgency / 紧急

B. Secrecy / 保密

C. Too good to be true / 好得不真实

D. Threats / 威胁

## Lesson 3 Quiz — How to Verify

## 第 3 课小测验——如何核实

1. A stranger calls claiming to be from your bank. What is the safe first step?

1. 一个陌生人打电话来，自称是您的银行。安全的第一步是什么?

A. Give your account number to prove who you are / 提供账号以证明身份

B. Hang up / 挂断电话

C. Ask the caller for your password / 向来电者索要您的密码

D. Stay on the line until the caller finishes / 一直在线直到对方说完

2. True or False: You should call back using the phone number the stranger gave you.

2. 判断对错：您应该用陌生人给您的电话号码回拨。

True / 对　　False / 错

3. Where should you find the organisation's real phone number?

3. 您应该在哪里找到该机构的真实电话号码?

A. In the stranger's text message / 在陌生人的短信里

B. On the back of your bank card or the organisation's official website / 在银行卡背面或该机构的官方网站上

C. From a social media advertisement / 从社交媒体广告中

D. From any number that calls you / 从任何打给您的号码

4. True or False: Hanging up on a stranger is rude, so you should stay on the line.

4. 判断对错：挂断陌生人的电话是不礼貌的，所以您应该继续在线。

True / 对　False / 错

5. What are the three verification steps, in order?

5. 核实的三个步骤按顺序是什么?

A. Call back, look it up, hang up / 回拨、查找、挂断

B. Hang up, look it up, call back / 挂断、查找、回拨

C. Look it up, hang up, call back / 查找、挂断、回拨

D. Hang up, pay, call back / 挂断、付款、回拨

# Lesson 4 Quiz — Phishing and Fake Messages

# 第 4 课小测验——钓鱼信息与假冒信息

1. What is "phishing"?

1. 什么是"钓鱼信息"?

A. A hobby for catching fish / 一种钓鱼爱好

B. A fake message designed to steal your passwords or account information / 一种旨在窃取您的密码或账户信息的假冒信息

C. A new kind of email software / 一种新型电子邮件软件

D. A government safety program / 一项政府安全计划

2. True or False: A sender address that is almost right, but not quite, is a warning sign.

2. 判断对错：发件人地址看起来差不多、但不完全正确，是一个警告信号。

True / 对　　False / 错

3. You get a message about a package you are not expecting, with a link. What should you do?

3. 您收到一条关于您并未期待的包裹的信息，附有链接。您应该怎么做?

A. Click the link to see the package / 点击链接查看包裹

B. Do not click the link, do not reply, and do not download attachments / 不要点击链接，不要回复，不要下载附件

C. Reply with your home address / 回复您的家庭地址

D. Download the attachment to check it / 下载附件进行检查

4. True or False: If a message shows a real company's logo, it must be real.

4. 判断对错：如果一条信息带有真实公司的标志，它一定是真实的。

True / 对　False / 错

5. In a phishing message, the trap is usually...

5. 在钓鱼信息中，陷阱通常是……

A. The greeting / 问候语

B. The link / 链接

C. The date / 日期

D. The font size / 字体大小

# Lesson 5 Quiz — Shopping, Investment, Romance, and Grandparent Scams

# 第 5 课小测验——购物、投资、情感与"孙辈"诈骗

1. In a "grandparent scam," the caller pretends to be...

1. 在"孙辈"诈骗中，来电者假装是……

A. A bank manager / 银行经理

B. Your grandchild in trouble, needing money urgently / 遇到麻烦、急需用钱的您的孙辈

C. A delivery driver / 快递员

D. A tax officer / 税务官员

2. True or False: An investment that guarantees high returns with no risk is safe.

2. 判断对错：一项保证高回报且毫无风险的投资是安全的。

True / 对　False / 错

3. A new online romantic partner you have never met asks you for money. What is the safest response?

3. 一位您从未见过的网上新恋人向您要钱。最安全的回应是什么?

A. Send the money to show trust / 汇钱以表示信任

B. Send half now and half later / 先汇一半，以后再汇一半

C. Do not send money; stop and talk to a trusted family member / 不要汇钱；停下来，和信任的家人谈一谈

D. Keep it secret from everyone / 对所有人保密

4. True or False: An online shop with prices far below every other shop is always trustworthy.

4. 判断对错：一家价格远低于所有其他商店的网店总是可信的。

True / 对　False / 错

5. A caller says, "Grandma, it's me! I'm in trouble — but don't tell Mom and Dad." What should you do first?

5. 来电者说："奶奶，是我！我遇到麻烦了——但别告诉爸爸妈妈。"您首先应该怎么做?

A. Send money right away / 立即汇钱

B. Hang up and call your grandchild or family on a number you know / 挂断电话，用您知道的号码打给孙辈或家人核实

C. Keep the secret as asked / 按要求保守秘密

D. Buy gift cards to help / 购买礼品卡帮忙

# Lesson 6 Quiz — Passwords, Two-Step Verification, and Your Devices

# 第 6 课小测验——密码、双重验证与您的设备

1. What makes a strong password?

1. 什么样的密码才是强密码?

A. Your birth year / 您的出生年份

B. A long password, unique to one account, not reused elsewhere / 又长、每个账户专用、不在别处重复使用的密码

C. The word "password" / "password"这个词

D. Your pet's name / 您宠物的名字

2. True or False: Using the same password for your email and your bank is safe.

2. 判断对错：电子邮件和银行使用同一个密码是安全的。

True / 对　False / 错

3. What is two-step verification?

3. 什么是双重验证?

A. Typing your password twice / 把密码输入两次

B. Your password plus a second check, such as a code sent to your phone / 密码加第二道检查，例如发送到您手机上的验证码

C. Two people sharing one password / 两个人共用一个密码

D. Changing your password every two days / 每两天更换一次密码

4. True or False: Turning on two-step verification for your email account is recommended.

4. 判断对错：建议为您的电子邮件账户开启双重验证。

True / 对　False / 错

5. True or False: Keeping your phone's software updated helps protect you.

5. 判断对错：保持手机软件更新有助于保护您。

True / 对　False / 错

# Lesson 7 Quiz — If You Clicked or Shared Something

# 第 7 课小测验——如果您点击了或分享了信息

1. What is the first step after you realise you clicked a scam link or shared information?

1. 意识到自己点击了诈骗链接或分享了信息后，第一步是什么?

A. Stop — stop sending money and stop replying / 停止——停止汇钱，停止回复

B. Click more links to fix it / 点击更多链接来补救

C. Wait a month and see what happens / 等一个月看看会发生什么

D. Delete your email account / 删除您的电子邮件账户

2. Who should you call right away?

2. 您应该立即打给谁?

A. The scammer, to ask for your money back / 诈骗者，要求退款

B. Your bank, using the number on the back of your card / 您的银行，使用银行卡背面的号码

C. A stranger from social media / 社交媒体上的陌生人

D. Nobody — it is too late / 谁也不打——已经太晚了

3. True or False: Reporting to the FTC at ReportFraud.ftc.gov helps stop the same scammer from harming others.

3. 判断对错：向 FTC（ReportFraud.ftc.gov）举报有助于阻止同一个诈骗者伤害更多人。

True / 对　False / 错

4. The "Protect" step includes...

4. "保护"这一步包括……

A. Watching your bank statements and credit reports for anything unfamiliar / 留意银行对账单和信用报告中有无不熟悉的内容

B. Sending more money to the scammer / 给诈骗者汇更多钱

C. Ignoring your accounts for a year / 一年不理会您的账户

D. Sharing your new password online / 在网上分享您的新密码

5. True or False: If you shared information with a scammer, you should feel too embarrassed to tell anyone.

5. 判断对错：如果您向诈骗者分享了信息，您应该因为难为情而不告诉任何人。

True / 对　False / 错

# Lesson 8 Quiz — My Safety Plan

# 第 8 课小测验——我的安全计划

1. A good daily safety habit takes about how long?

1. 一个好的日常安全习惯大约需要多长时间?

A. Two minutes / 两分钟

B. Two hours / 两小时

C. A whole day / 一整天

D. One week / 一周

2. True or False: Scammers rely on isolation, so a regular family check-in helps protect you.

2. 判断对错：诈骗者利用孤立无援来行骗，因此定期的家人联络有助于保护您。

True / 对　False / 错

3. What does a family check-in plan mean?

3. 家人联络计划是什么意思?

A. Calling your family only in an emergency / 只在紧急情况下打给家人

B. Agreeing with a family member on a regular call or message rhythm /

与家人约定定期的电话或信息联络

C. Giving your family your passwords / 把您的密码告诉家人

D. Never talking about scams / 从不谈论诈骗

4. True or False: Asking a trusted family member when in doubt is a sign of weakness.

4. 判断对错：有疑问时向信任的家人求助是软弱的表现。

True / 对　False / 错

5. What belongs on your Safety Card?

5. 您的安全卡上应该写些什么?

A. Your bank's real phone number, a trusted family contact, and the FTC reporting site / 您银行的真实电话、信任的家人联系方式和 FTC 举报网站

B. Your full passwords and PIN codes / 您的完整密码和 PIN 码

C. The scammer's phone number / 诈骗者的电话号码

D. Nothing — safety cards are not useful / 什么都不写——安全卡没有用

## Answer Key — Check Your Answers

## 答案——核对答案

Count one point for each correct answer. 5 out of 5 — excellent! 3 or 4 — very good; re-read the parts you missed. Fewer than 3 — no worry; re-read the lesson and try the quiz again. / 每题 1 分。5 分——非常棒！3–4 分——很好；把答错的部分再读一遍。少于 3 分——别担心；重读本课，再测一次。

### Lesson 1 / 第 1 课

1. **A** — The four channels are phone, email, text, and social media. / 四种渠道是电话、电子邮件、短信和社交媒体。

2. **False / 错** — A real bank never asks for your full password or PIN by phone or message. / 真正的银行绝不会通过电话或信息索要完整密码或 PIN 码。

3. **B** — Savings, politeness on the phone, and less familiarity with new technology are what scammers look for. / 积蓄、接电话有礼貌、对新技术不太熟悉，正是诈骗者寻找的特点。

4. **False / 错** — Caller ID can be faked to look local or official. / 来电显示可以伪造，看起来像本地或官方号码。

5. **C** — Do not click; verify through the official website or app. / 不要点击；通过官方网站或应用核实。

### Lesson 2 / 第 2 课

1. **C** — The five red flags are urgency, secrecy, unusual payment, threats, and

too good to be true. / 五大危险信号是紧急、保密、不寻常的付款方式、威胁和好得不真实。

2. **True / 对** — "Don't tell your family" is the secrecy red flag. / "别告诉家人"就是保密这一危险信号。

3. **B** — A demand for gift cards or wire transfers is almost always a scam. / 要求用礼品卡或汇款付款几乎总是诈骗。

4. **True / 对** — Real organisations give you time to think. / 真正的机构会给您时间考虑。

5. **C** — A prize you never entered is too good to be true. / 从未参加却中奖，就是好得不真实。

**Lesson 3 / 第 3 课**

1. **B** — Hang up first; you are not being rude. / 先挂断电话；这不是不礼貌。

2. **False / 错** — Never use the number the stranger gave you; find the real number yourself. / 绝不要用陌生人给的号码；要自己查找真实号码。

3. **B** — Use the back of your card or the official website. / 使用银行卡背面或官方网站上的号码。

4. **False / 错** — Hanging up on a stranger is safe, not rude. / 挂断陌生人的电话是安全的，不是无礼的。

5. **B** — Hang up, look it up, call back. / 挂断、查找、回拨。

**Lesson 4 / 第 4 课**

1. **B** — Phishing is a fake message designed to steal passwords or account information. / 钓鱼信息是旨在窃取密码或账户信息的假冒信息。

2. **True / 对** — An almost-right sender address is a warning sign. / 差不多但不完全正确的发件人地址就是警告信号。

3. **B** — Do not click, do not reply, do not download attachments. / 不要点击，不要回复，不要下载附件。

4. **False / 错** — Scammers copy real logos easily. / 诈骗者很容易复制真实标志。

5. **B** — The link is the trap. / 链接就是陷阱。

**Lesson 5 / 第 5 课**

1. **B** — The caller pretends to be your grandchild in trouble. / 来电者假装是遇到麻烦的孙辈。

2. **False / 错** — Guaranteed high returns with no risk are a classic investment-scam promise. / 保证高回报又毫无风险是典型的投资诈骗承诺。

3. **C** — Do not send money; stop and talk to a trusted family member. / 不要汇钱；停下来，和信任的家人谈一谈。

4. **False / 错** — Prices far below everywhere else are a shopping-scam warning sign. / 远低于别处的价格是购物诈骗的警告信号。

5. **B** — Hang up and call your family on a number you know. / 挂断电话，用您知道的号码打给家人核实。

**Lesson 6 / 第 6 课**

1. **B** — Strong passwords are long, unique, and never reused. / 强密码又长、专用、从不重复使用。

2. **False / 错** — Reusing one password puts every account at risk. / 一个密码多处使用会让所有账户都面临风险。

3. **B** — Two-step verification adds a code sent to your phone or device. / 双重验证增加了一道发送到手机或设备的验证码。

4. **True / 对** — Turn on two-step verification for your email account. / 建议为电子邮件账户开启双重验证。

5. **True / 对** — Software updates fix security problems. / 软件更新可以修复安全问题。

**Lesson 7 / 第 7 课**

1. **A** — Stop first: stop sending money, stop replying. / 先停止：停止汇钱，停止回复。

2. **B** — Call your bank right away, using the number on the back of your card. / 立即打给银行，使用银行卡背面的号码。

3. **True / 对** — Reporting to the FTC helps stop the scammer from harming others. / 向 FTC 举报有助于阻止诈骗者伤害更多人。

4. **A** — Protect means watching your statements and credit reports. / 保护意味着留意对账单和信用报告。

5. **False / 错** — Never feel too embarrassed to tell your bank and family; telling them quickly limits the damage. / 绝不要因为难为情而不告诉银行和家人；尽快告诉他们才能减少损失。

**Lesson 8 / 第 8 课**

1. **A** — A daily safety habit takes about two minutes. / 日常安全习惯大约只需两分钟。

2. **True / 对** — Scammers rely on isolation; regular check-ins take that away. / 诈骗者利用孤立无援；定期联络消除了这一点。

3. **B** — A check-in plan is a regular call or message rhythm agreed with family. / 联络计划是与家人约定的定期电话或信息联络。

4. **False / 错** — Asking a trusted family member when in doubt is teamwork, not weakness. / 有疑问时求助信任的家人是齐心协力，不是软弱。

5. **A** — The Safety Card holds your bank's real number, a trusted family contact, and the FTC site — never your passwords. / 安全卡上写银行真实电话、家人联系方式和 FTC 网站——绝不写密码。