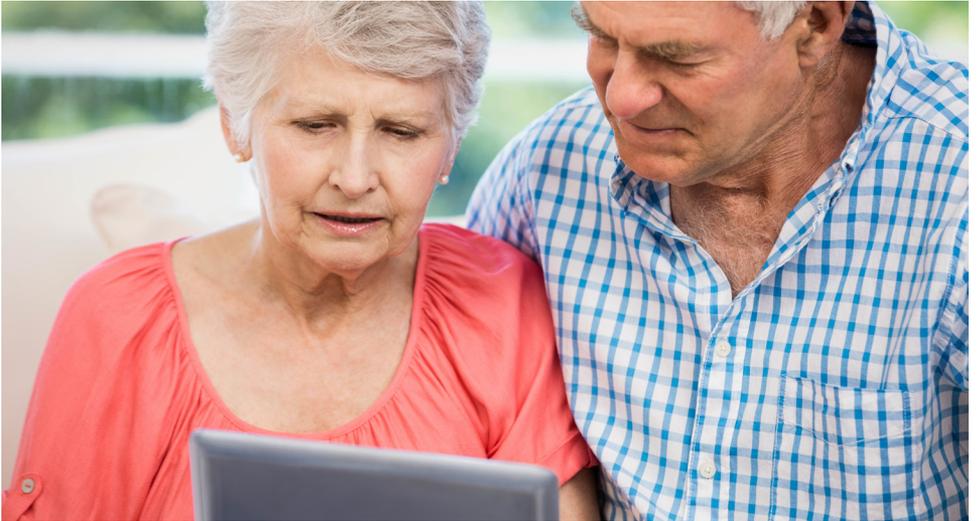


## CJE LifeNOTES

Tips on healthy and enriched living from CJE SeniorLife

***I'm so afraid of clicking the wrong button on my computer.***



**How to identify and avoid cyber scams to keep your computer healthy and your personal information safe**

**Scammers disproportionately target older Americans.**

Seniors lose 36.5 billion dollars per year to financial scams and abuse.



## **Start with some simple facts:**

Internet based scams, or cyber scams, come in many different forms. With some direction and skill, you can avoid these scams and save yourself a lot of trouble. Remember, most spam emails are not malicious, they are just annoying.

### **Watch out for these common scams:**

**Malicious attachments** downloaded from an email can infect your computer. A friend with an infected computer can unknowingly pass this on to you. If something doesn't look right, don't open it. If your friend doesn't usually send you attachments, don't open it.

**Phishing emails** are made to look like there is a real problem. Sometimes the email asks for your login and password, or it might indicate that a family member or friend is in trouble. The email may ask for money up front or may simply ask for a response. Don't engage, just delete. If you are being asked for your password, go to the main website first, not through the link in the email. If you are worried about your family, call them or open a new message and email them.

**Browser pop-ups** asking you to take an action, such as call the computer company, buy a virus product, or telling you that your computer is already infected can be nerve wracking. In general, these pop-ups have not actually infected your computer at all and you can usually just close them. If you do make the call, the scammer will likely walk you through the process of installing malicious software.

### **Tips to stay safe with personally identifiable information online:**

1. Do not use the same password for more than one account. Your email account should have a particularly unique password. Keep in mind when changes are made to accounts or there is suspicious activity or new logons, you will receive an email. If the scammer has your email account password it is that much easier to complete the scam.

2. Keep your passwords, account numbers, and social security numbers private. Never share these via email. No legitimate source will ask for this information via email. If you have trouble remembering passwords, try using 1Password (<https://1password.com>) or just writing down your passwords and keeping them in a safe place.
3. Maintain computer back-ups. Check periodically that the back-up is working by attempting to restore from the backup.
4. Familiarize yourself with your antivirus software and how it notifies you of a problem. Ignore pop-ups that warn you to call a computer company and provide you a phone number.
5. Look for the lock symbol next to the website address  to know the website you are on is the correct site and is encrypted. An encrypted website protects personal information sent between you and the website. Fake websites can often be made to look like the real one.

### **What to do in case of a mistake:**

1. Turn off the computer completely, don't just log off. If you think your computer has been compromised, the computer must be cleaned of malicious software before you use it again. You may need to seek assistance for cleaning the computer.
2. Keep copies of all computer purchase and software licenses printed so they can be reinstalled quickly.
3. When your computer is ready to be used again, change your email password and all passwords for financial institutions. If you have a second computer or smart phone, you can change your passwords right away.



4. If you fall victim to a scam, calling law enforcement is a good idea.
5. If you think your social security number or Medicare number has been stolen, contact the government agencies and regularly check your financial accounts.

## **How can CJE SeniorLife help?**

We can refer you to the following supportive services:

**Consumer Assistance Resource Specialists**—We are available to help you identify and apply for a broad range of benefits and support services. Our SHIP counselors can help with all aspects of Medicare. In the event of identity theft we can help navigate benefits systems.

**Community Engagement**—We provide education geared toward your unique group on many topics concerning older adults including financial scams.

**Your Eldercare Consultants**—We develop Care Plans, coordinate care, guide families and find practical resources that support independence. Our social workers can assist in referring you to proper technical assistance. Services are fee-based.

**Get your printable resource page at:  
[www.cje.net/cybersecurity](http://www.cje.net/cybersecurity)**

**To find out more about our many services and programs, Call CJE SeniorLife at 773.508.1000.**

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THE CJE ADVANTAGE: We offer a full continuum of care. Individuals of all ages, faiths and income levels can access life-enriching opportunities, resources and healthcare. Our Jewish values make us the provider of choice for enhancing lives and navigating the process of positive aging.

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CJE SeniorLife® is a partner with the Jewish United Fund in serving our community.

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