**BiteSize Basics Staying Safer Online**

Welcome to your Bite Size Basics session designed for seniors to improve your digital skills. It's brought to you by the charity Ability Net in partnership with the BT Group. I'm Sarah, I'm the free Services Manager here at the Charity AbilityNet. This is a short video focused on keeping you safe whilst you enjoy the digital world.   
Let me introduce this to you. At Ability Net we're a charity passionate about digital inclusion, ensuring no one's left behind in the digital world. We help people aged 65 plus improve their digital skills in partnership with the BT Group. At Ability Net we support older people and disabled people with technology. We have a helpline on 0300 180-0028 where anyone, older or disabled, can call in for advice on technology. We have an amazing team of over 450 volunteers across the UK. They give up their free time to support older and disabled people at home with technology. In partnership with BT, we're offering digital skills training in a selected regions across the UK. We also have a whole host of free online resources to help you make the most of the digital world. These include fact sheets, free webinars and a great little tool called My Computer My Way where you can read step by step guides to adapting your device to make it easier to use. So let's start with the definition.

What is a scam? A scam is a trick to gain your personal or financial information. Scammers use all sorts of means to make you think it's fine to give away these details. Scams are designed to get people in a state of worry, anxiety, panic, or even love, making it harder to make the right decision and the right choice. You'll hear all sorts of names, phishing, farming, spoofing, but they all come back to the same thing, a scam. Now the digital world is an amazing place to be. All the things you can do online to make life easier. You can watch your favorite shows, listen to your favorite songs, connect with family and friends, book tickets, bank, shop, the list goes on. We don't want you to be scared. We don't want you to stop going online, so don't be scared. The answer is to be aware, Be knowledgeable, stay informed. Knowledge is power. Keep up to date with the latest scams. There are loads of fantastic resources out there to make sure you're in the know. There's some on the screen here, things like the National Cybersecurity Centre. They keep you up to date with everything that's happening out there. On the which site You can sign up for scam alerts and see what the latest tricks are that are out and about. Think Jessica is a great website set up by the mother of of Jessica who was scammed out of lots of money.

She wants to make others aware of what's happening out there. Friends Against Scams Another great site to keep you up to date with the latest scams that are happening. Scams come in all shapes and sizes. Today we're talking about online scams, so things you might get in an e-mail or possibly a text or a message, there's some shown on the screen here. They can often look really convincing. They generally come out of the blue. They generally have a sense of urgency. They offer a solution that's a link or some way of verifying. Some of them on social media can use fun quizzes or games to try and gain your personal information. Things that you use for passwords, mother's maiden names, names of pets, they're all designed for you to give away your personal information. Some on the screen Here. There's delivery scams, one that looks like it's come from every competitions that often sound too good to be true.

Things on your accounts like Netflix or something from gov.uk saying that you've eligible for some sort of scheme. There's also a text message on the right pretending to be from someone and again giving a sense of urgency. Our main piece of advice would be to stop and take 5. Take Five is a national campaign that offers straightforward and impartial advice to help everyone protect themselves from scams.

Take 5 urges you to stop and consider whether the situation is genuine, to stop and think. If what you're being told really makes sense, it's led by UK finance.   
Three steps. Stop. Take a moment to stop and think before passing with your money or information. It could keep you safe. Challenge. Challenge what you see. Could it be fake? It's absolutely fine to reject, refuse, or ignore requests. Only criminals will try to rush or panic you. Protect yourself if the worst happens. Contact your bank immediately if you think you've been scammed and report things to Action Fraud. Here are some more top tips to keep you safer online. Try and avoid clicking on links.

If you need to log in somewhere, go through the normal route you would to log into your account. Have a strong and different password, particularly for your e-mail where so much is stored. I tend to use three random words so far as I'm making up a password. In the room I'm in now, I can see a lamp, a picture, and a pen. I might use those 3 words in combination.

Difficult to guess. Store your passwords safely. Use an online password manager or if you need to store them in a book but keep that book somewhere safe. Keep your devices, your apps and your software up to date. The latest versions will have the best protection where you can turn on 2 step verification. This will give you an extra layer of protection when you're surfing the net. Look out for padlocks on websites. You can see there's one there next to our ability Net website.

The padlock highlighted in yellow just shows it's a safe site to use.

Similarly on social media, things like blue ticks will give you an idea that that social media account is official. When you get a mobile text or an e-mail, check out where that e-mail has come from. Look at the e-mail address.

It's often an easy way to spot that it's not come from the right place.

Back up your data.

If the worst happens, at least you can recover what you want to and keep your antivirus software up to date. Scammers want us to stay quiet, but we need to report what you've seen.

Even if you've been scammed, don't be embarrassed that you might have fallen victim. The more that's reported, the more of a priority it becomes for authorities. Action Fraud is a great place to report scams.

You can report them on the telephone number shown there oh 300-123-2040 or online as well. So that comes to the end of our mini bite sized session on staying safer online brought to you by Abilitynet in partnership with BT Group. If you need any more digital skills support, please call the Abilitynet helpline on 0300 180 0028 or you can e-mail us at enquiries at abilitynet.org.uk.