

[00:00:00] So Money Episode 1796: Think Before You Click: How to Outsmart Social Media Scammers

This episode is brought to you by Chase. Social media scams are on the rise and it's important we know how to spot the tell-tale signs and how to protect our information and money from scams. Visit Chase.com/DontGetReeledIn to learn more.

[00:49:40] **Farnoosh:** Welcome to So Money, everybody. I'm Farnoosh Torabi, and today we're turning our attention to the rise of social media scams and how we can protect ourselves from phishing and impersonation scams to fake ads, quizzes, and job posts. The numbers are staggering. Scammers are targeting everything from fake event tickets and rental properties to counterfeit products. These scams are becoming harder to detect. For more on this, I've invited Darius Kingsley on the show.

[01:18:00] **Farnoosh:** Darius is head of consumer banking practices at Chase based in New York. Darius leads efforts to protect Chase's customers from fraud and scams. He's also responsible for supporting Chase's elder customers and leading sustainability initiatives. In our conversation, we're going to get into how scammers use all sorts of social media platforms to target unsuspecting victims, how artificial intelligence and technology have changed their tactics and how we can protect ourselves. We'll also talk about the safest payment methods to use when shopping online and what steps to take if you fall victim to a scam.

[00:01:57] **Farnoosh:** Darius, welcome.

[00:01:58] **Darius:** Hi, thanks for having me.

[00:02:00] **Farnoosh:** This is a really important topic, and it seems as though every day there's a new trick that scammers are using. And a lot of these recent sightings have been happening on social media. In fact, based on JPMorgan Chase data, nearly half of scams reported to Chase by their customers originate on social media.

[00:02:20] **Farnoosh:** A lot of times these scammers are asking for payments through Zelle or wires. What's going on and why are social media platforms this fertile ground for scammers?

[00:01:43] **Darius:** It's a great question and definitely scams have just increased really dramatically over the past few years. A lot of that is through social media, as you said.

[00:02:302] **Darius:** Now, why is that? Because in many ways, social media is awesome. It's incredible, right? It's this great way to connect with people. It's something that we didn't really have five or 10 years ago to the degree we have today. Sure. It was around, but I think what's really grown are the various ways to buy things, to find jobs on social media, to the very merchandise that's out there.

[00:03:04] **Darius:** But also at the same time, the way to pay for it, right? The way to pay for things now is just so much easier and faster than it was before. So, I think you combine those two things, right? And just like the absolute vast user base, right? The fact that we there's so many of us are on one or more social media platforms, at least. It's just really easy,

quite frankly, to get scammed, right? It lures scammers. It lures unscrupulous sellers, right? They don't even necessarily have to be scammers all the time. Just someone selling something that isn't really the real thing. The other thing, of course, is it's super easy to have fake identities.

[00:03:47] **Darius:** It's really easy to impersonate someone else, make a fake name. What you can do as well is you can copy stuff from the internet. We'll probably talk about it in a minute, but one very common thing that you see on the internet are rental scams.

[00:04:03] **Farnoosh:** Yeah.

[00:04:04] **Darius:** It's super easy to look for an apartment on social media. It's a great way to find it. Same time, scammers can create fake listings really easily. I think, again, that's just something that wasn't out there before copying photos over, telling you they have an apartment, giving you the address, looks like it from the outside, but it doesn't exist.

[00:04:25] **Farnoosh:** You bring up fake rental properties. I understand there's also a lot of fake event ticket sales, home services that are also under the category of scam. How are these scammers or fraudulent sellers getting more creative these days? They obviously know what we're searching for.

[00:04:45] **Darius:** They do.

[00:04:46] **Darius:** That's right. Yeah. You mentioned concert tickets. That's one of the top categories actually that we see through social media because it's super hard sometimes to get these concert tickets. They sell out in an instant. We all know there's tons of resellers out there. So, it is really common. A scammer will post pictures of their tickets, fake tickets, online. If they're legit you can understand, it makes sense when someone says "pay me first. Send me the money and then I'll give you the tickets."

[00:05:19] **Darius:** The problem with that is very often the tickets aren't there. They're not real or they're counterfeit. So, that's really common, that's one of our top categories. Rental properties are definitely another. Again, I think with rental properties, what you're seeing is people can copy other apartments off the Internet and just duplicate the same listing in every college town in America.

[00:05:43] **Darius:** So, sometimes with a reverse image search, you can actually go in and find that, "oh, wait, the same apartment is showing up in Ann Arbor and Ithaca and wherever."

[00:05:54] **Farnoosh:** And I think during COVID, a lot of us purchased or rented at least apartments sight unseen. So, this may also be this new habit that we have of trusting too much these listings that are in some cases fraudulent.

[00:05:22] **Darius:** That's right. That's a great comment. COVID changed a lot of the ways that we do business with one another. A lot of the ways we look at apartments, sight unseen definitely. I think we all got comfortable with it collectively a lot more than we were previously. Cars are another one. The price of used cars is just insane, let alone a new car.

[00:06:09] **Darius:** The kind of used car scam has been out there a while, but again, really a common scam that you have to be super cautious of if you're buying something like that online.

[00:06:41] **Farnoosh:** Darius, how is AI complicating things even more? I remember seeing this poor woman who got scammed because someone pretended to be Brad Pitt in a hospital. He just happened to be her favorite actor, and she thought it was a personal correspondence, and it was a big scam. It made the news. We all think, "oh that will never happen to us," but I think it's happening to a lot more people than you think and we're all vulnerable.

[00:07:14] **Darius:** Yeah, actually, before I answer your AI question, I just want to key off what you just said.

[00:07:18] **Darius:** That's a really important point, Farnoosh. Nobody thinks that they'll fall for a scam. Which is why we often fall for them, because we all think we're immune. Scams are something that everybody else falls for, right? And sure, you may be cautious for some things, but then you get that email, right?

[00:07:38] **Darius:** You get that great investment. Whatever it is, it will get through to you. Don't think you're immune. Like everybody--college educated, CFOs of companies, FBI agents--they all fall for scams. To answer your question on AI: you're absolutely right, in the hands of scammers, AI is making things harder for all of us. So, where do we see AI being used a lot? First of all, it can often be applied to emails. So, remember the old days, you'd get the email from the prince in a faraway country and they had some money in an account and if you just wire them some money for the bank fees, they'll send it to you for safekeeping, right?

[00:08:10] **Darius:** Those were laughable back in the day. They're not anymore. You can get emails that look really good, like they're not coming from fake princes. They look like they're coming from your bank, right? Or the IRS. They're almost perfect because they have the logos in them, the misspellings are gone.

[00:08:40] **Darius:** So, it can be really hard sometimes to tell those apart from the real thing. Another one that we see a lot—this is where AI is also involved; a friend of mine just fell for a scam like this—is it's really easy to copy merchandise websites. Look, a lot of us want to buy designer goods. We know that a lot of designer goods are often discounted through resellers.

[00:09:04] **Darius:** It's very easy for a scammer to create an entire website that looks really realistic with all of the images of all of the handbags that you're looking for - the designer goods. You pay for it, you send the money and it never shows up, or maybe it does show up and it's counterfeit, but that's the kind of thing those websites can pop up.

[00:09:25] **Darius:** They look great. There are multiple levels of pages through them, but they're fake. Then they disappear 24 hours later.

[00:09:32] **Farnoosh:** Yeah. I remember once my mom sent me an ad for a luxury bag. She was like, “is this true? Is it only \$250” for a bag that was ten-times the price brand new? I was like, “no, if it sounds too good to be true, trust your gut.”

[00:09:50] **Farnoosh:** Which brings us to the red flags, Darius. I want to talk about the red flags, which some of them are obvious. Like you talked about, the Nigerian prince scam, but they are getting more sophisticated, these scammers. So, it's important to revisit the red flags because they're changing and they're evolving. One is obviously just trusting your gut.

[00:10:09] **Farnoosh:** If it's too promising, it's probably not real. What else are you seeing as the obvious red flags or are not so obvious red flags?

[00:10:17] **Darius:** Yeah. So, you're absolutely right. The first place to start is if it seems too good to be true, it probably is, and that's whether it's like an amazing price on some discounted Taylor Swift tickets, or whether it's incredible investment returns that someone's offering you through a crypto investment. Another really big thing that should trigger red flags in your head, is any kind of sense of urgency, right? This sense of “you have to act now; we only have a limited number.

[00:10:45] **Darius:** I've got other sellers texting me for these concert tickets. This apartment's going to go. You need to pay through Zelle or something immediately.” So that kind of sense of “oh my god, I'm going to lose this thing,” that's a really big red flag. Obviously sometimes it is true that the tickets will sell, but it should hopefully trigger a sense of caution. Another big thing that a lot of people don't necessarily think about is when people change the way to pay. Where they ask for some unusual way to pay. Crypto is one, right? Anyone who wants you to pay for something in crypto, be super cautious or pay with cash. Here's a really good example - a rental place. So, you find in the Outer [00:11:33] Banks a rental house for a week through a rental app and you're like, “this is great.” They contact you and they say “no, listen, don't pay through the app. Instead, can you wire me the money?” So, changing last minute the way to pay something.

[00:11:49] **Farnoosh:** That's happened to me where I'll be on a resale site, maybe a fashion resale site, and they'll say, “okay, if we go offline or we go on text and do this deal, we'll both save on fees, and I'll even reduce the price.”

[00:12:04] **Farnoosh:** And that is always such a huge red flag. Like, I don't want to go to another place. Just like in real life, you never want to go to the next place. You want to stay where you are. It's just safer. Because if you do the deal somewhere else without laws, then the vendor, the marketplace essentially is not responsible anymore for that.

[00:12:25] **Farnoosh:** Not that they would have been able to maybe help, they won't be able to look into it for you.

[00:12:29] **Darius:** That's right. Yeah, absolutely. So always watch for that like last minute switcheroo and particularly driving you to something that doesn't come with purchase protections.

[00:12:40] **Farnoosh:** Yes.

[00:12:40] **Darius:** Pushing you, to use cash or pushing you to --

[00:12:45] **Farnoosh:** Gift cards

[00:12:46] **Darius:** Yeah, absolute red flag. Nobody should be asking you to pay with gift cards or anything. That alone is a big red scam.

[00:12:53] **Farnoosh:** And that's a huge area of fraud is gift cards. That's a whole other category, but it's finding its way into this as well.

[00:13:03] **Farnoosh:** Let's talk a little bit more about the importance of what you pay with online. My go to is a credit card because I know that even if I'm working with a legitimate merchant, if the product arrives and it's broken or it never shows up--cause things happen, even with legitimate merchants, they don't intend to create a disruptive experience, but here you are.

[00:13:26] **Farnoosh:** And maybe the only way to follow up is to work through your credit card company. And that's what credit card companies promise. So, that's what I use. I'll never use a debit card. I'll never use, a wire transfer, but this is another red flag. They'll ask for these other types of payment methods that don't have payment protection. That should be a no go for everybody, right?

[00:13:49] **Darius:** That's right. That's right. So, the credit card is a great way to pay, right? Because it comes with certain purchase protections. So, obviously you should always try to read and understand the terms of however you're paying, particularly the credit card and understand what various rights you have.

[00:14:06] **Darius:** But you're absolutely right that most other forms of payment don't come with those purchase protections, including Zelle. Zelle is like cash. We all instinctively understand that if you hand cash to someone you may not get it back. Particularly if you hand cash to someone virtually, like you're not standing there in front of them seeing the piece of furniture that you're buying.

[00:14:30] **Farnoosh:** You can't chase them down the block.

[00:14:32] **Darius:** That's right. And it doesn't come with payment protection. So, back when I said beware of unusual forms of payment, right? It's because scammers know that if you pay with crypto or gift cards or cash or you Zelle someone that you don't know, you won't get it back. There's a very good chance unless you have the thing in hand that you're buying, you're not going to get your money back.

There's no payment protection.

[00:15:00] **Farnoosh:** Let's also get into check fraud and wire transfers.

[00:15:04] **Farnoosh:** I can't even remember the last time I did a wire transfer. Maybe it was when I was trying to buy my house here in New Jersey and it was during COVID and I had to get money from one bank to the other. But people are actually using wire transfers on social media marketplaces, or they're at least being asked to, which seems to me like the most inconvenient way to pay for anything.

[00:15:25] **Darius:** Yeah, absolutely. Especially for something that you could probably pay some other way, if someone's asking you to pay via a wire, that alone should probably be a red flag. But look, wires are also great. It's a really good way, if you know who you're sending the wire to to pay for something. So, what do we typically, what do I use wires for? Probably really only three things, right? When I bought my house. A car, like buying a new car. Putting down the down payment when I finance it. And then, I think I mentioned earlier, like a beach house in the Outer Banks; sometimes those rental companies may say, "oh, wiring the money is preferable," when I know the rental company and maybe I've rented from them before in that part of the beach, so I have some sense of who I'm sending it to. But here's the problem with wires, besides it just being, a little unusual. Scammers will often insert themselves into the wire and change the payment instructions. Unfortunately, we see that a lot. It's really surprising how scammers know how to socially manipulate you to hand over your wire instructions. So, sometimes they will last minute, email you and it'll actually be the scammer.

[00:16:41] **Darius:** It won't be the title company. They'll email you the actual changed payment details. So, you have people closing on mortgages who unfortunately wire the money to the scammer last minute. This also hits small businesses a lot, right? You see a lot of this kind of "business compromise email" we call it, where someone in the small business will get an email from

what looks like the owner saying, “hey, can I got to pay a vendor. Can you wire this money to this account ASAP? Otherwise, we'll lose our equipment or lose this order.” Unfortunately, it's super common.

[00:17:16] **Darius:** So really, if you're sending a wire, be really confident who you're sending it to. What I would tell you is call the recipient with a phone. I know we don't like to use phones anymore. Call them up, double check, read the instructions and really beware of any changes to the payment instructions, especially anything that comes in last minute.

[00:17:36] **Darius:** That should be a huge red flag for you.

[00:17:38] **Farnoosh:** Wow, that's so devastating to lose that down payment money. And hopefully there's a way to, I don't know, what do you even do at that point?

[00:17:48] **Darius:** I know. That's why with wires, really another thing you can do, like if you're buying a house or something like that, or sending a large amount via wire, you can always also just send a small amount one time, confirm that the recipient got it and then go ahead and send the bulk of the funds.

[00:18:07] **Farnoosh:** It's a good point.

[00:18:09] **Farnoosh:** Yeah, I'm surprised. I was surprised to read as well, Darius, that check fraud is on the rise. Increased by 84 percent in 2022—that's according to the Financial Crimes Enforcement Network—despite fewer people using checks. Like when was the last time I wrote a check?

[00:18:24] **Farnoosh:** I can't recall. So how does it actually happen if there aren't actually that many checks in circulation and this fraud is happening by a large number, it seems.

[00:18:33] **Darius:** Yeah. So, there's a couple ways. First, and this was a real surprise for me when I started to go into our Chase branches and talk to bankers, and they would see a lot of younger customers. It's often a lot of younger customers who fall for check fraud in a couple of different ways. First of all, they may get some checks with their account and they don't really know how to use them. We just don't use checks anymore.

[00:18:57] **Darius:** So, a lot of younger people don't understand what good hygiene is when you write a check - using permanent ink, filling in the entire

line, writing out the total amount. These are all good practices. We have these tips on our website, by the way, for people to go in and see how to take care when writing a check.

[00:19:17] **Farnoosh:** They got rid of home economics. That's why. They don't teach home economics anymore. And that was part of the curriculum.

[00:19:23] **Darius:** Yeah. And back to your point, in a way because checks are so rare, I think younger people in particular really are unaware of how they work. The other way that they fall for check fraud--and this is like really devastating, but I hear this one a lot,--a very common scam is younger people will look for a job on social media or online, or they'll find a job posting or they'll be contacted. They'll get a random text, right? It says, "hey, are you looking for extra work?" They'll contact that employer, that fake employer. The fake employer will send them a check and say, "hey, we're sending you a check because we want you to buy a laptop to use for this work. The check is for \$800, we'll send you a link where to buy the laptop." Except the check shows up, it's not \$800, it's \$2,800. And they say, "oh, sorry, we actually cut you too much money. Can you please deposit it and immediately Zelle us back the remainder? Or, wire it back or whatever it is and then keep the \$800." The problem, of course, is that--as you can see where this is going--the check is fraudulent. They deposit the check, they send the money back, and the check bounces. Now this younger customer is out \$2,000.

[00:20:39] **Darius:** Or \$2,800 in this example, and they've bounced a check and there's no job. It hits them triply hard.

[00:20:48] **Darius:** And sometimes they may even lose their account if they can't pay it back, so it's really devastating. So, check fraud is absolutely a real thing out there.

[00:20:55] **Darius:** So, just really beware if anyone gives you a check and really practice good hygiene when you write them.

[00:21:02] **Farnoosh:** Yeah. It sounds like a lot of this could be prevented if we just knew how to write checks and be protective of that sort of transaction. So, a lot of this is happening, Darius, on social media platforms as we discussed, email, it's a job search sites potentially.

[00:21:21] **Farnoosh:** What responsibility do you think these platforms bear, especially the social media ones? What improvements would you like to see made?

[00:21:28] **Darius:** Yeah, it's a great question. I would say that first of all, fighting these scams, a lot of the customers are being lured into scams on social media, obviously, so I think that the social media platforms should really continue to work to detect these scams. Really pay attention to new accounts. A lot of people will set up a new account and immediately start selling things, apartments, tickets, whatever it is, and then it turns out it's fraudulent and they don't take them down fast enough.

[00:22:00] **Darius:** So, I know social media companies are working on this. Definitely. I think there's more they can do. I really urge everyone listening to this to be super cautious, particularly with any kind of social media, any contact you make on social media who's selling anything who you don't know personally, or offering you some investment that's guaranteed to make money, really should raise a lot of red flags.

[00:22:26] **Farnoosh:** Yeah. I want to offer some help to people listening who may be from an older audience or older generation. I'm thinking about my parents. You, Darius, work closely with that customer base. So, what would be your advice for the elder population, the older adults, because they are more vulnerable to scams?

[00:22:45] **Darius:** Yeah. You're absolutely right. And as someone who's a sandwich generation—I have older parents and I have kids—so I think about it a lot, and there are definitely different scams that each tend to fall for. So, with our older customers, we definitely see like tech support scams.

[00:23:01] **Darius:** They get those pop ups. I would say their computer hygiene - older people are online, of course, but maybe they don't tend to have pop up blockers as much. We see them fall for these emails, these fake emails that looks like they're coming from your bank, and they're really perfect now.

[00:23:18] **Darius:** So, what I would say is, with older customers, first, like with your parents, with your older aunties and uncles -- raise awareness, talk about it. It's always a really great topic of conversation. Tell them stories that you've heard of friends who have fallen for scams or ones that you read about.

[00:23:34] **Darius:** I do think that socializing this with a lot of older people is really important. They're often what I call, “under the spell.” You have to figure out how to break the spell. Maybe look online, look on our Chase Security Center website. Look at various government resources that are out there that list all the different kinds of scams. Another thing I would say about older people is this is also a generation that tends to answer the phone.

[00:24:01] **Darius:** I don't. Unless I know who it is who's calling, you're going into voicemail. This is a generation that definitely answers the phone or will respond to a random text. So, I think teaching this hygiene and safe practices around your tech and online habits, not answering the phone, hanging up, calling people back, not panicking, reaching out to you if they have questions.

[00:24:26] **Darius:** That's my recommendation.

[00:24:27] **Farnoosh:** Yeah. Because the tactics for defrauding older people are different than say Gen Z.

[00:24:34] **Darius:** That's right. That's right. Yeah. That's a great example. So, like with my kids, on the other hand, and younger people, they fall for a lot of scams too. They tend to be a little bit different. Obviously, a lot of them are those, kind of what I mentioned earlier, job scams or where they're buying a lot.

[00:24:52] **Darius:** This is a generation that buys stuff on social media, they're buying the tickets. So, a lot of those kinds of scams. They're not likely to fall for a pop up on their computer as much as they are likely to respond to a missed text like, "oh, sorry, I sent this text to the wrong number. Are you coming to the party?"

[00:25:08] **Farnoosh:** Oh, I've gotten those. Yes.

[00:25:10] **Darius:** A lot of younger people will sometimes follow that thread and will then fall for a scam. So, I think again, with the younger people, it's talking about it, raising that awareness, teaching some basic financial education, especially on checks. Make sure if you have kids or nephews or nieces, teach them, talk to them about checks in particular and basic financial education. And one last thing: privacy. This is where I think a lot of older people are inherently more cautious around handing out a lot of personal information, but younger people are not. What I've observed around Gen Z, and we hear from our customers is they really don't have an expectation of privacy, and they have the assumption that—including my own kids—all of their information is out there already anyway, so if they get a random text that says, "it's your bank, can you please confirm your social security number?" We hear all the time that a lot of younger people are like, "oh, sure. Everyone knows it anyway. I'll just go ahead and enter that into my phone" and reply. I think that's another big generational difference. Younger people are a lot more likely to hand out, their name, address, social security number, bank account information.

[00:26:19] **Farnoosh:** Yeah. Wow. I promised at the top that we were going to offer some help. In the event that someone does get scammed-- we hope nobody does, but it does happen, obviously--there are some important steps that people should take in the aftermath to not just protect their accounts and their finances, but also to leave a trail for prosecutors and those who are in the world of fighting against this to stem the problem, so to speak, and help the person coming up before them. So, what do you do? What are the immediate steps you take when you know that you have been defrauded?

[00:26:57] **Darius:** Yeah. Can I just say first though, Farnoosh? It's really important: you shouldn't be embarrassed. Unfortunately, scammers are amazing—it's terrible—but they're so good at their job.

[00:27:10] **Darius:** And everybody's falling for them. The first thing to do is don't be embarrassed. Don't withdraw into your shell. It can happen to everyone, and it does happen to everybody. This is, these scammers, this is their job. They literally do this all the time. So, the very first thing you should do if you believe you're falling for a scam or fallen for one, stop communication.

[00:27:33] **Darius:** Just cease all contact with the scammer immediately. A lot of these scams evolve over days, weeks, months as they try to get you to send more and more money. Romance scams, investment scams in particular, like whatever it is, just stop communication. The second thing is immediately contact your bank.

[00:27:50] **Darius:** Call the number on the back of your card, right? Don't call the number that they send you, that the scammer sends you. Look in the back of your card, call that number immediately, report the incident, and maybe walk through what the transactions are. Your bank can do things like shut down your account.

[00:28:06] **Darius:** They can often give you new account numbers. You also want to go ahead and change passwords. So, even if it isn't your bank password, your investments or other kinds of like online accounts that have your personal information on it, I would just change that as soon as you can.

[00:28:24] **Darius:** I personally also recommend contacting a trusted person. If you're an older person listening to this, call up one of your kids.

[00:28:32] **Darius:** Or if you're a young person, talk to one of your parents. Try to find someone who can give you that third person point of view of “hey, did you do this?”

[00:28:42] **Darius:** Did you do that?" How to think about it. Couple other things, you want to make sure you document everything. If this has been ongoing or if you bought something through social media that wasn't there, that was fake, take a snapshot of the site, of the seller name, all of that--anything that can be useful in reporting the incident to the police or to the social media company or your bank. You want to file a report, you can file a police report or an inquiry to the FTC.

[00:29:10] **Darius:** Then you want to also then monitor for identity theft. So, there's a lot of different ways you can do that. I recommend signing up for Chase Credit Journey. It's gives you free credit and identity monitoring. You don't have to be a Chase customer to use it.

[00:29:27] **Darius:** You'll receive an alert if your personal information has been leaked in a data breach. And then lastly, Farnoosh, back to the very first point I was making, everyone falls for these, unfortunately. The smartest people I know are falling for them. Share your experience, talk about it with friends and family, because I think it feels really isolating, right?

[00:29:47] **Darius:** Like I hear this all the time. Everyone who falls for one of these scams thinks they're embarrassed Share it, talk about it with your friends and family members. I think, again, not only can they offer you some other ideas, but it'll help arm them against the same scams.

[00:30:05] **Farnoosh:** This is so helpful. I know even if you're listening again and you're like, "it could never be me," but keep this podcast in your back pocket. And Chase has additional resources. You mentioned Credit Journey, but there's also a special website dedicated free to learning more about these types of scams and how to protect yourself.

[00:30:26] **Farnoosh:** You want to give that for us?

[00:30:28] **Darius:** Yeah, that's Chase.com/DontGetReeledIn. We also have a great security center on the Chase.com site. That lists not just a whole bunch of different kind of scams that are out there, but can give you tips on like how to safely write a check, what to do if you fall in for a scam, the various scam types out there. So again, Chase.com/DontGetReeledIn [00:31:07]

Farnoosh: Darius Kingsley. Thank you so much.

[00:31:02] **Darius:** Thanks, Farnoosh. It's been a pleasure.

[00:31:05] **Farnoosh :** And that's a wrap on our episode of So Money. A huge thank you to Darius Kingsley for sharing his expertise and practical advice to help us stay protected from social media scams.

[00:31:15] **Farnoosh:** As we heard today, scammers are becoming more sophisticated, but if we stay educated and we pay attention [00:31:30] to red flags, we can avoid falling into their traps. And if you want to learn more about how to protect yourself from scams, visit the link in our show notes. You'll find additional tips, tools, and resources to help you keep your money and your personal information safe.