



# Back to School



As you prepare for a new school year, be aware of scams that can steal your money, your identity, and your personal information. **SHOP** smart. **BANK** smart. **STAY** protected.



## FAKE ONLINE STORES

*Websites and social media ads may offer deep discounts on laptops, tablets, uniforms, and other school supplies, but never deliver your items.*

**TIP:** Shop on trusted websites and check reviews before you buy.



## PHISHING EMAILS & TEXTS

*Scammers can pretend to be from your school, a college, or a financial institution to steal your personal or banking information.*

**TIP:** Do not click on links or provide information. Contact the school or institution directly.



## FAKE SCHOLARSHIPS & GRANTS

*If you have to pay a fee upfront to receive a scholarship or grant, it's probably a scam.*

**TIP:** Legitimate scholarships never require payment to apply.



## IDENTITY THEFT & ACCOUNT TAKEOVER

*Scammers can steal your personal information through unsecured Wi-Fi, fake apps, or by sharing too much of your personal information online.*

**TIP:** Protect your personal information and monitor your accounts regularly.



Monitor your accounts regularly, report any suspicious activity to your bank immediately. Keep documentation and receipts of high-value purchases. If you have a complaint about a bank, insurance company, or financial service provider, we are here to help.

**Office of the Lieutenant Governor**  
**Division of Banking, Insurance & Financial Regulation**

STX (340) 773 - 6449

STT (340) 774 - 2991

ltg.gov.vi

CLICK HERE TO  
VISIT OUR WEBSITE!

