

# What You Need to Know about E-mail Just the Facts!



## E-mail Concerns

E-mail has become one of the newest and most widely accepted modes of communication. For many people and businesses worldwide, having an e-mail address is as important as having a mailing address or phone number.

Like adults, today's kids have embraced e-mail technology and enjoy its many benefits. Yet, while using e-mail is generally a safe activity, there are certain areas that you should be aware of to ensure the security of your computer and your kids. It's important to understand the concerns for your children's security when using e-mail and to help them avoid the hazards.

### Spam

Spam is not just a sandwich meat! It's unwanted e-mail meant to tempt you to buy something or visit a Web site. It can be annoying, fraudulent, and even pornographic. It may trick your kid into giving out personal information in exchange for a product or service.

If your personal information falls into the wrong hands, such as aggressive marketing firms or criminals, you may find yourself dealing with unwanted requests or fraudulent use of your personal information. Also, spam can contain inappropriate or sexually explicit content not suitable for youth.

Here are some ways to coach your kids:

- Use disposable e-mail addresses such as Hotmail for activities that may attract spam (e.g., newsletters or online purchases).
- Use your primary e-mail account for trusted contacts only.
- Use a less obvious e-mail address (a word other than your name).
- Check the privacy policy of a Web site before you submit your e-mail address.

Unfortunately, it's nearly impossible to avoid all spam. Some other steps you can take are:

- Use junk mail filters to prevent spam from getting to your inbox.
- Report spam to your ISP – with some (e.g., AOL), you can click a button to speed up the process.
- Fraudulent or illegal spam can be reported to organizations like Spam Cop (<http://www.spamcop.net/>), Stop Spam (<http://www.stop-spam.org/>), or the Federal Trade Commission ([https://rn.ftc.gov/pls/dod/wsolcq\\$.startup?Z\\_ORG\\_CODE=PU01](https://rn.ftc.gov/pls/dod/wsolcq$.startup?Z_ORG_CODE=PU01))

### Viruses

When you think of viruses, infections like the common cold may come to mind. Computer viruses spread in a similar fashion. A computer virus is a program created by people to cause serious mischief. It infects computers by attaching to another program and spreads when that program is launched.

Viruses usually arrive as attachments to e-mails with a deceiving subject line—meant to entice you to open the attachment. Kids who are not aware of these hazards are easily tempted to open the e-mail attachments. Once a virus is activated, the result is a significant drop in computer performance, or even major damage to your files.

The best way to prevent your kids from unleashing viruses on your system is to encourage them not to open e-mail attachments from unknown sources or even unexpected attachments from people they know. Other measures you can take to prevent viruses are:

- Install protective software -- anti-virus, e-mail filters, and a firewall.
- Keep your primary e-mail account for trusted contacts only and use free e-mail such as Hotmail or Yahoo for newsletters or online purchases.
- Beware of attachments with .exe or .vbs extensions. If you don't recognize the extension, don't open the attachment.

Infected computers may require software updates from your operating system Web site to remove the attachments or may require reformatting.

### Computer Worms

While computer worms won't gobble up your computer hardware leaving it in a pile of rubble on your desk, they do slow it down and may cause damage. Worms are

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### Computer Worms cont.

very similar to viruses and can spread through connected systems. They arrive as attachments to e-mails with a deceiving subject line—meant to entice you to open the attachment.

Kids who are not aware of these hazards are easily tempted to open the e-mail attachments. Once a worm is activated, the result is a significant drop in computer performance or even major damage to your files.

The best way to prevent your kids from unleashing worms on your system is to encourage them not to open e-mail attachments from unknown sources or even unexpected attachments from people they know. Other measures you can take to prevent worms are:

- Install protective software -- anti-virus, e-mail filters, and a firewall.
- Keep your primary e-mail account for trusted contacts only and use free e-mail such as Hotmail or Yahoo for newsletters or online purchases.
- Beware of attachments with .exe or .vbs extensions. If you don't recognize the extension, don't open the attachment.

Infected computers may require software updates from your operating system Web site to remove the attachments or may require reformatting.

### Trojan Horses

Like the historical trojan horse that was used in the surprise invasion of ancient Troy, computer-based trojan horses appear to be useful and harmless. Once they are activated on a computer, however, they can destroy data or break its security.

Trojan horses are similar to worms and viruses in that they arrive as attachments to e-mails with a deceiving subject line—meant to entice you to open the attachment. As with viruses and worms, once a trojan horse has been activated, it may take considerable effort or expense to restore your

### Trojan Horses cont.

computer to normal functioning.

The best way to prevent your kids from unleashing trojan horses on your system is to encourage them not to open e-mail attachments from unknown sources or unexpected attachments from known sources. Other measures you can take to prevent trojan horses are:

- Install protective software -- anti-virus, e-mail filters, and a firewall.
- Keep your primary e-mail account for trusted contacts only and use free e-mail such as Hotmail or Yahoo for newsletters or online purchases.
- Beware of attachments with .exe or .vbs extensions. If you don't recognize the extension, don't open the attachment.

Infected computers may require software updates from your operating system Web site to remove the attachments or may require reformatting.

### Phishing

A thief who steals your wallet can use all the identification in it to make transactions on your behalf or even pretend to be you. Likewise, identity theft through e-mail is a real hazard to you and your kids.

So-called “phishing” has become a popular way for scammers to steal people’s identities. They create e-mails that seem to come from legitimate companies. These e-mails trick people into going to some very convincing but completely fake Web site, because “their account is about to be closed,” or some other phony crisis. There, in the course of solving the “problem,” they will be asked to provide confidential information such as credit card numbers, bank accounts, or passwords.

Once someone has information about your personal identity, they can use it to impersonate you in an online environment or even in the real world. Kids and adults alike can be easily fooled by these requests and give out vital information.

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### Phishing cont.

Phishing is tricky to prevent because the e-mail is disguised as a trustworthy organization and often appears to be a genuine request for information. Explain to your kids about not releasing personal information such as name, phone number, or address to anyone. Encourage them to ask you before they respond to these types of e-mails.

Don't forget to practice what you preach! No reputable company will ever e-mail you asking you to verify or update sensitive information such as account numbers, PINs, passwords, or Social Security numbers.

Go to the Resources and Links section for an example of an e-mail used to phish.

### Spyware

Ever have the feeling that you're being watched? The Internet is not as private as you may like to think. Spyware is software that works in the background without your knowledge, to send information about your Internet activities to another computer. It usually arrives unannounced on your computer inside free downloads, e-mail attachments, or file-sharing activities.

Spyware allows third parties to track your activity online, making you and your family at risk for identity theft. It can steal personal information that could be used for illegal activity or even to make contact with your children.

Your computer and Internet sessions are more secure when sharing files with known sources, so teach your kids not to share files with unknown sources. Use anti-spyware software to prevent spyware programs from operating on your computer. Ask a friend who has some computer knowledge about how to remove spyware and prevent it from reaching your machine.

### Youth Victimizers

People who wish to take advantage of kids will look for ways to make contact. From their perspective, e-mail is an ideal way to contact kids because it allows them to have private, unsupervised conversations with youth. Once a youth victimizer has your children's e-mail addresses, he or she has an easy way to contact your kids and initiate relationships with them.

Make sure your kids understand the importance of being careful when giving out their e-mail address. In addition, teach your kids to be suspicious of e-mails from people they don't know, even if those people have personal information about them or claim to know someone they know.

Alert the authorities if you feel that your kid is being victimized by someone through e-mail. You may want to confront this person, but, if you try, they will most likely "disappear" and look for other kids. Notifying the authorities protects other kids as well as your own.

### SUMMARY

There are many hazards you should be aware of when your child uses e-mail. However, millions of people use e-mail safely every day by taking the simple protective steps we have described, like talking to your kids about the issues and keeping your anti-virus software up to date. With a few simple steps, e-mail can be a fun experience for the whole family.