

People of All Ages Are:





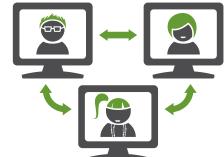
building online profiles – and reputations



sharing what they're doing
- and where they are



sharing photos and videos on-the-go





downloading apps and games

connecting with friends and family online



About the FTC



The Federal Trade Commission (FTC) is the nation's consumer protection agency. Its job is to watch out for and stop unfair, deceptive, or false business practices in the marketplace – and to give people information to help them spot, stop, and avoid scams.

The FTC was created in 1914. It's an independent agency within the executive branch of the federal government, although it also reports on its activities to Congress. The FTC is run by five Commissioners who are nominated by the President and confirmed by Congress. Each Commissioner serves for seven years. The President chooses one Commissioner to serve as Chairman. No more than three Commissioners can be from the same political party.

Reporting scams

Do you think an ad is saying something that isn't true? Have you spotted a scam? Do you get lots of calls from telemarketers?

People file more than two million complaints a year with the FTC – either online (**ftc.gov/complaint**) or by phone (1-877-FTC-HELP). All the complaints are entered into a database that is monitored by investigators at the FTC and by local police and law enforcement agencies across the nation. When they detect patterns and trends, they follow up by getting in touch with the company, filing a lawsuit, or providing tips to the public.

Why Should I Read This?

The truth is that there are some risks involved in socializing, playing, and communicating online. It can be easy to overshare, embarrass yourself, mess up your computer, and possibly get messages from creepy people.

Whether you connect through a computer, tablet, or your phone, the best tool you have to help avoid risks online is your brain. When you're ready to post or send a message or a photo, download an app or music, or shop for something, stop for a second and ask yourself:



Do I know and trust who I'm dealing with – or what I'm sharing or downloading?



How will I feel if my information ends up somewhere I didn't mean for it to be?

Asking a few key questions first can help you protect yourself, your friends, your accounts, and your devices.

Share with Care

You have tons of opportunities to share all kinds of information when you're online – about yourself, your family, and your friends. Before you do, remember:

Your online actions can have real-world consequences.

The pictures you post or send and the words you write can affect the people in your life.

Once you post something online, you can't take it back.

That goes for sending messages, too. Even if you delete it, older versions may exist on other people's devices. That means that photo or comment you really don't want people to see anymore could be living somewhere – permanently.

What you post could have a bigger "audience" than you think.

Even if you use privacy settings, it's impossible to have complete control over who sees your pictures, videos, profiles, comments, or texts. Before you post or send, think about how you will feel if your family, teachers, coaches, or neighbors find it.

Get someone's OK before you share photos or videos they're in.

It can be embarrassing, unfair, and even unsafe to send or post photos and videos without getting permission from the people in them.

DID YOU KNOW?

59% of teen social media users have deleted or edited something they posted in the past.

Teens, Social Media, and Privacy, Pew Research Internet Project, May 2013



Dear Expert,

I posted a really funny picture today of my best friend and me. But she thinks she looks bad, and now she's mad because it's there forever. At least, that's what her mom said. But that's totally not right, right? I took it down, so it's down. Who's right?

Your friend's mom is right. Even when you delete something from a site, it's possible that someone else has already captured the photo. And there are ways that some people can find out what a particular page used to look like, even if it has been changed. So it's important to think twice – or three times – before posting or sending a photo or a comment. It's also not a great idea to share pictures or videos of your friends without their OK. They might not be happy about it – and it could get them in trouble with their parents, their coach, or someone else. Visit **OnGuardOnline.gov** for more about socializing online.

Ask the Expert

Interact with Tact

As you text, chat, or post comments, remember that it's really no different than talking with someone in person. If you wouldn't say it to someone's face, it's not OK to type it.

Politeness counts.

Quick texts can lead to misunderstandings – so think about how your message might be read and understood before you send.

Take it easy. Using all CAPS, long rows of exclamation points, or large bolded fonts is the same as shouting. AND NO ONE LIKES TO BE YELLED AT!!!!!

Send group messages with care. Think about who needs to see your message before sending to multiple people. And double-check that you're replying to the person or people you intend to see your message.

Don't stand for bullying – online or off. Treat others the way you want to be treated.



Cyberbullying is bullying or harassment that happens online. It can happen in a text message, an online game, or on a social networking site. It might involve rumors, comments, or images posted on someone's profile or passed around for other people to see.

Bullying is a lose-lose proposition. It often makes the person being harassed feel bad – and it always makes the bully look bad. It also might lead to punishment from school authorities or the police.

What to do about cyberbullying

If you witness cyberbullying, tell the bully to stop. Most kids don't bully, and there's no reason for anyone to put up with it. This mean behavior usually stops pretty quickly when somebody stands up for the person being bullied.

If someone harasses *you* online, keep a cool head, and don't respond. Most people realize that bullying is wrong. Sometimes you can stop bullying if you ignore or block the person. You also can report abuse to the website where it's taking place. Save the evidence and ask for help from an adult you trust.

Remember what's real.

When you're playing a multiplayer game or exploring a virtual world where you can create a character and interact with others, keep in mind that real people are behind those characters on the screen. Respect their feelings just like you would in person.

Don't impersonate. It's wrong and can be hurtful to create profiles, comments, or posts that seem to come from someone else – like someone in your class or a teacher at your school.

Speak up. If you see something inappropriate on a social networking site or in a game, let the website know and tell an adult you trust. Using "report abuse" links can help keep sites fun for everyone.



Your best friend forwards a message from another friend, saying mean things about someone in your class. Do you send it to someone else? Tell your best friend that it's not cool to share mean messages? Do you ignore it? How would it feel if someone shared mean messages about you?

The Protection Connection

There are lots of ways to be safe, and you've probably heard most of them: Look both ways before you cross the street. Don't take candy from strangers. Don't run with scissors.

Versions of those warnings exist for your life online, too. You can do things to protect yourself, protect your information (and your family's), and your computer.

Protecting yourself

Use privacy settings to restrict who can see and post on your profile. Many social networking sites and apps have privacy settings. Find out how to turn these settings on, and then do it.

Limit your online friends to people you actually know.

Trust your gut if you feel threatened or uncomfortable because of someone or something you find online. Tell someone who can help you report your concerns.

Location, location

There are apps that allow you to find your friends – and allow them to find you. It can be fun – but there are downsides to letting everyone know where you are. Use location features only with people you know personally and trust. Check out the privacy settings on your phone and on your apps, and think about when it might make sense to turn off your location.

Did you know that when you post a photo you took on your phone, there could be information about your location attached to it? If you don't want to broadcast where you were for every selfie, consider disabling your location on your smartphone's camera.



Protecting your information

Some information should stay private. Your Social Security number and family financial information – like your parents' bank account or credit card numbers – should stay within the family.

When you're done using an account, log out. Don't stay permanently signed in to accounts.

Don't reply to texts, emails, or pop-up messages that ask you for personal information – even if they look like they're from a friend, family member, or a company you know. The message might ask you to click on a link, ask you to send your personal information in exchange for a free gift, or even threaten that something bad will happen if you don't reply. Chances are it's a fake, sent to steal your information. Just delete it.

DID YOU KNOW?

46% of teen apps users have turned off location tracking features on their cell phone or in an app because they were worried about the privacy of their information.

Teens and Mobile Apps Privacy, Pew Research Internet Project, August 2013

Sexting

You may have heard stories at school or in the news about people sexting – sending nude photos from their phones. Don't do it. Period. People who create, forward, or even save sexually explicit photos, videos, or messages put their friendships and reputations at risk. Worse yet, they could be breaking the law.

Passwords

The longer your password, the harder it is to crack. You might be tempted to reuse the same password, but that means that if it's stolen, hackers can use it to access your other accounts.

Remember, passwords can help you secure your devices, too. Password-protect your phone – it'll prevent annoying "pocket-dials" and help keep your photos and information from falling into the wrong hands.

Oh, and keep your passwords private. Don't share them with anybody, including your best friends, your boyfriend, or your girlfriend.

Come up with different passwords for your different accounts. Think of something as unique as you are! Use a mix of letters, numbers, and special characters.

P.S. Don't use your name, birthdate, or the word "password." That's too easy to guess.

Challenge

Is your favorite Wi-Fi hotspot secure?

You're hanging out at the local ______ [fill in the blank], and you use their free Wi-Fi to get online. Aah, so convenient. But guess what? Many public Wi-Fi networks aren't secure, and they may not protect the information you send and receive – including passwords, messages, photos, and account information.

How can you protect your information?

- Turn off the Wi-Fi auto-connect feature, so you can choose which networks to use and when.
- Look for a pop-up window asking for a WPA or WPA2
 password. If you're not asked for a password to join a Wi-Fi
 hotspot, then other people may be able to see what you send
 over that network.
- Use secure websites. Look for sites with a padlock symbol or https in the web address. The "s" stands for secure.



If your device is connected to a Wi-Fi network, the apps you
use will connect to that network, too. When you use public
Wi-Fi, don't use apps that ask for personal information.

Bill Shock



If your parents have ever met Bill Shock, you'd probably know.

Mr. Shock isn't a who – it's a what. Bill shock is what happens when your family cell phone bill is much higher than it's supposed to be. Or than your parents thought it would be.

Your parents might pay a phone company a monthly fee for a data plan that lets you connect on-the-go. Maybe you streamed one movie too many, or left that music app open and forgot about it. Oops – you're over your data plan. Whatever the cause, the effect is extra charges.

What can you do about bill shock?

Make it a habit to close out of apps and screens you're not using. Sometimes just having them open in the background can eat up data.

Most phones or carriers have a way to track the amount of data you've used. You might even get a message when you've almost reached your data limit. Check your carrier's website or ask your parents how you can track your usage.

If your parents have a secure Wi-Fi network set up at home, it might be a good idea to switch to that network when you're around the house — so you're not using up your family's data. But if you're out and want to connect to free Wi-Fi, know that most public hotspots are not secure. Check out **OnGuardOnline.gov** to learn more about using public Wi-Fi networks safely.

Dear Expert,

I might be in trouble. I was playing on my dad's computer and downloaded some stuff. It was free, or I wouldn't have. Did I mess up? Now he says his computer's really slow and goes to sites he doesn't want it to.

Did you mess up? That's up to your dad. Is the computer in trouble? Probably. Some people claim to offer free stuff online – like videos, apps, or music. But when you download it, it secretly installs harmful programs – called malware –

on your computer. Malware could search your computer looking for credit card numbers or bank account information. Or, it might copy everything you type in – even personal stuff – and send it back to a crook. So when you're thinking about downloading something on to the computer, talk it over with your dad first. Think about whether it might be malware in disguise. Visit **OnGuardOnline.gov** for more on protecting your computer from malware.

It's FREE!



Is it really free?

What's the catch?

Sometimes "free" stuff – like videos, apps, games, or music – can hide viruses or malware. Don't download unless you trust the source.



DID YOU KNOW?

51% of teen app users have avoided certain apps due to privacy concerns.

Teens and Mobile Apps Privacy, Pew Research Internet Project, August 2013



Protecting your devices



Learn about security software and how your computer is protected.



Be cautious about opening attachments or clicking on links. They may hide viruses or spyware.



Whether it's your laptop, tablet, or phone, don't leave it alone or unprotected – even for a minute.



Do you download apps? You might be giving the app's creator access to your personal information – maybe even information that's not related to the purpose of the app. For example, say you download a game, and the app's developers get access to your entire contact list and your location. The developers might sell the information they collect to marketers or other companies.

You can try to check what information the app collects – if it tells you – and then check your own privacy settings. Think about whether using that app is worth sharing the details of your life.

Some apps cost money. And many free apps let you buy real and virtual stuff within them – with real money. Check with your parents to make sure they're OK with you buying additional features, especially if they're paying the bill. If you read an app's reviews, you'll learn whether people found it worthwhile.



Dilemma

You're online and you see an ad for a free game. It's a game you want, and here it is — for free. What do you do? Download and start playing? Check with your parents first? Skip it because it's probably some kind of scam?

What's Your Technolog Personality Type? Take the Take this

find out.



1. The very first thing I do when I wake up is:

- A. Examine my sundial for the time and put a kettle of porridge on the campfire.
- B. Brush my teeth and grab a good breakfast to power up for the day.
- C. Check out who commented on the photo I posted last night.

2. My parents holler at me from downstairs. I:

- A. Have the butler deliver a note on my behalf.
- B. Yell back "Whaaa-aaat?" until I remember that's kind of rude, so I go down to see what they want.
- C. Text 'em.
- 3. The total number of texts I send in a day is about:
 - A. None.
 - B. Somewhere between 20 and 200.
 - C. How many zeroes are in a zillion?

4. My favorite app is:

- A. Appendix? Appalachian? Apple? Um, sorry, not following.
- B. The one I just downloaded.
- C. Please. I beg you. I can pick my favorite friend, my favorite food, my favorite group. But don't make me pick my favorite app.

- 5. When my hilarious friend gives himself a mustard mustache in the cafeteria, I:
 - A. Hire an artist to paint a portrait for the gallery.
 - B. Take a picture for a scrapbook I'm making at home.
 - C. Snap a pic on my phone and send it to the whole class within 10 seconds.
- 6. My best friend just told me she's moving to another country. The last thing I say before she leaves is:
 - A. Farewell, old friend. May destiny lead our paths to cross again soon.
 - B. Have a safe trip and call me as soon as you can!
 - C. omg ttyl:'(



- 7. Some people at my school have been spreading lies about me online. My strategy is to:
 - A. Challenge them to a duel.
 - B. Ignore them bullies are usually just looking for attention and talk it over with my mom, my dad, or a teacher.
- C. Dig up some dirt about them and go viral with it.
- 8. I got a text from a friend who's mad at me about something that happened at school. The best way to work through our disagreement is:
 - A. Jousting.
 - B. Approaching them in person so we can talk it out.
 - C. TEXTING THEM BACK IN ALL CAPS WITH A DOZEN !!!!!!!!!!!



9. When I like someone, I:

- A. Break out my quill and ink to compose a poem declaring my undying love.
- B. Text, text, text. I need to see if he/she has said anything to anyone about me.
- C. Take a selfie and send it to my crush.

10. Before I fall asleep, I:

- A. Don my sleeping cap and blow out the candle on my nightstand.
- B. Check my messages, then put my phone on silent for the night. Gotta get my beauty sleep!
- C. Check my messages. Update my status. Text a few friends. See if anyone's online. Check my messages again. What time is it?

11. When I need to talk to my friend right away, I:

- A. Walk the three miles to their house to see if they're home.
- B. Call them and tell them what's up.
- C. Send a bunch of text messages until they respond.



RESULTE

Mainly As – You're an Olde Timey Type. Wake up and smell the 21st century.

Mainly Bs — You're a Power User.
You use technology, but it doesn't use you.

Mainly Cs – You're a Tech Victim.

Dude! Back away from the touchscreen every now and then.



Go Ahead— **Be Critical**

"Don't be so critical."

Maybe you've heard that from time to time. But when it comes to things you read and see, it pays to think critically. Everything that's written is written by someone for a reason. Every media message you see – whether it's a news story or an ad on television – was created by someone for a purpose.

Do you believe everything you see? Probably not. But how do you decide what's true and whether to believe it? Try this:

You see a picture of an athlete in an ad. This quote is beside the picture:

"This shoe lets me run faster and jump higher. Come with me."

Do you believe him and buy the shoe? Why or why not? Would it matter if the athlete was paid to say this?



Show eco-flag with NBT's new line of Friendly Threads.™ Jeans and shirts made from 100% bamboo.* The silky look and feel is just the first great thing about these threads. Bamboo fabric is the Next Big Thing. It's the Friendly Thread,™ made from a renewable resource, so it doesn't hurt the environment. * 100% bamboo rayon, solvent processed

You care about the environment, and see yourself as "green." You see an ad that suggests that buying bamboo clothes makes you eco-friendly. But you know that most "bamboo" clothes are really rayon. Do you believe this ad?

When you see a message in any medium – a news article, a commercial, a story online, even your textbooks – ask yourself these three questions:

Who's responsible for the message?

What is the message actually saying?

What does it want me to do?

nbt.som

Once you know the answers to those three questions, you can decide if you might believe and trust the message - or whether you need to keep looking for more information.

sk the Expert

Dear Expert,

I love watching women's soccer – and I play – so I read a lot about the players. I just saw an article about how my favorite player trains.

Then I saw an ad saying how she uses this one sports drink. But in the article, she said she drinks a different one. I thought that was strange. Is one of them lying?

It's great to follow the careers of athletes who are at the top of their game. But advertisers often pay famous people to use their products like foods or drinks or sporting goods – so that they'll talk about it or be photographed using it. The advertiser hopes we'll associate their product with the stars we like. There's nothing wrong with that, but the law says that the athlete really has to use the product. And it's important to remember that the athlete is getting paid to appear in the ad. Success on the soccer field relates to hard work and talent, not a sports drink.

Ad It Up

What is advertising? You see it every day – you might even be wearing an ad now. If you look for it, you can probably spot ads nearly anywhere you go:

- online (in games, on social networking sites, on web pages...)
- in your house (packaging of food, posters, logos...)
- outside (billboards, buses, people wearing logos...)
- in print (magazines, newspapers...)
- in your video games (ads on the roadside in a driving game, for example)
- on TV and radio (TV commercials but also on TV programs)



Do you take all ads at face value? Will you automatically believe that this cereal tastes the best, or that face wash can't be beat? Probably not. Maybe your experience tells you that the cereal really does taste the best. But you'll want to think critically about the information you get in ads. You can start with three key questions. If you spot an ad, ask yourself:

Who's responsible for the ad?

What is the ad actually saying?

What does the ad want me to do?

Once you know who's behind the ad, you've deciphered what the ad is saying in words and images, and thought about what the ad wants you to do, then you can better decide for yourself what you think.

Try It Out

Here's one that's taken apart, and one to take apart, or deconstruct, on your

own.



- 1. Who's responsible for the ad? Look for the logo, which is the symbol representing the brand. When you find it, ask yourself what you know about the brand. Do you like it? Does it have a good reputation? In this case, Zed is responsible for this ad. It's the company that picked everything in the ad to convince you to buy its products.
- 2. What is the ad actually saying? Remember to look at more than words. Everything in an ad is a message to you: the pictures, the colors, the feel and the words. In this ad, you could find a bunch of messages: if you wear Zed clothes, you'll be hip; you can dress well for not a lot of money; if you buy these new, stylish clothes, you won't feel guilty; if you wear these clothes; you'll be happy and have cool friends; if you buy Zed, you'll be cool like these kids. Basically, whatever you think the ad is saying to you is right.
- 3. What does the ad want me to do? Buy clothes from Zed.

There are more questions about an ad that might give you other useful information:

- 4. Who do you think this ad is for? Probably girls, maybe ages 12-20.
- 5. What do you see that makes you think that? The pictures of high school or college girls (though there are two guys, so they may sell guy's clothes, too). And the logo has a kind of flowery pattern, which might be more for girls.

Now It's Your Turn

Answer these questions to deconstruct this ad:

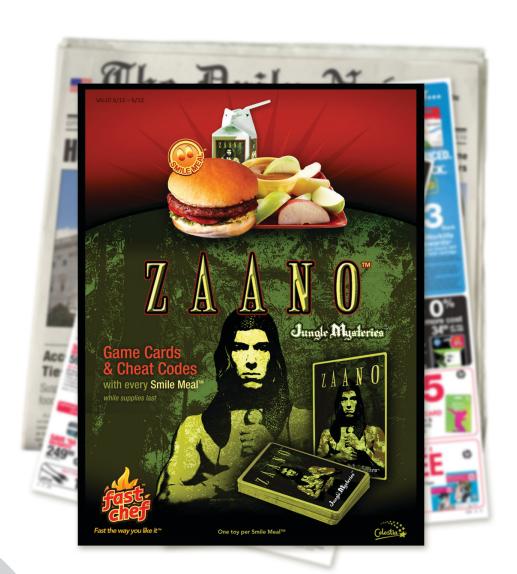
Who's responsible for this ad?

What is the ad actually saying?

What does the ad want me to do?

Who is the ad for?

What do you see that makes you think that?



DID YOU KNOW?

What you do online affects
the kinds of ads you'll see. Businesses can
track the sites you visit and what you search
for; then, they show you related ads. If you're
searching for sports scores, and visiting lots
of team sites, you'll see more sports-related
ads than someone who looks up, say, science
fiction books. That means the ads you see on

your social network page may be different than the ads your friends see.

Visit **ftc.gov/livinglifeonline** to print this worksheet.

It's All About the Technique

Advertisers don't just shove things into ads. They study what people like and then try to design an approach that will appeal to their target audience. When it comes to what goes into an ad, advertisers have a long list of techniques to choose from. They can decide whether you might like a funny ad better than a touching one, or whether it might work best to get you to see their product as the solution to something you fear (acne or body odor, for example).

Here are some of the most common techniques advertisers use to convince you to buy or do something. Look around – it won't be hard to find an ad that's an example for each.

Association: Using images (like a cartoon character or the American flag), in the hope you'll transfer your good feelings about the image to the product.

Call to action: Telling you what to do – "Buy today!" or "Vote now" – removes all doubt about next steps.

Claim: Informing you about how the product works or helps you.

Games and activities: Putting a commercial into the form of a game can be a fun way for you to get to know more about a product and spend more time with it.

Humor: Using ads that make you laugh can catch your attention and be memorable.

Hype: Using words like *amazing* and *incredible* make products seem really exciting.

Must-have: Suggesting that you must have the product to be happy, popular, or satisfied.

Fear: Using a product to solve something you worry about, like bad breath.

Prizes, sweepstakes, and gifts: Using a chance to win a prize to attract attention.

Repetition: Repeating a message or idea so you remember it.

Sales and price: Showing or announcing a discounted price can make a product look better.

Sense appeal: Using images and sounds to appeal to your senses: sight, touch, taste, etc.

Special ingredients: Promoting a special ingredient may make you think the product works better than others.

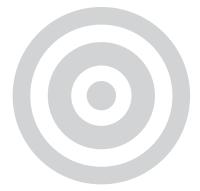
Testimonials and endorsements: Featuring someone, like a celebrity, saying how the product worked for them can be convincing.

Name That Technique

1.	A movie star talks about his favorite food
2.	An ad connects lipstick with a beautiful model
3.	An ad for a fast-food restaurant shows a close-up of a sizzling burger
4.	An ad asks you to go online to learn more
5.	An ad for an exercise product promises "amazing results"
6.	An announcer repeats a product slogan

Ready, Aim...

In case you didn't know it, you're a target. For advertisers, that is. A target audience is who advertisers think will buy or use their product. Advertisers create their ads to persuade the target audience to buy, think, or do something; and they put their ads where the target audience is likely to see them.



Match a product to its target audience and where it would be advertised.

Product	Target Audience	Ad Placement
New song download	Stylish moms	Outdoor magazine
Skateboard	Handy dads	Video website
Nail polish	Little kids	Home repair tv show
Power tools	Sporty girls	Fashion magazine
Teddy bear video game	Hip boys	Cereal box

Ask the Exper

Dear Expert,

I saw this online ad for a cool remote-control airplane that flies up to 100 feet in the air. I bought it, but it doesn't really fly. Maybe I could throw it that high, but it doesn't fly around like in the ad. What's the deal? I want my money back, but I really want to know this: isn't the ad supposed to be true since it's online? Don't people make sure of that?

"It's online – or on TV – so it must be true," right? Not so much. Yes, the law says that advertisers are supposed to make sure that what they say about their products is truthful, but some companies don't always live up to that standard. That's why if something you buy doesn't work like they said it would, visit **ftc.gov** and file a complaint with the Federal Trade Commission (FTC), the nation's consumer protection agency. If companies don't tell the truth about what their stuff can do, the FTC can go

to court to try to get them to change their ways. OK, maybe it's not as exciting as some of the court shows you see on TV, but the idea is the same: The FTC makes its case. The advertiser responds. And the judge rules.

Sometimes the judge may make the advertiser give money back to the people who bought the product, but that can take a long time – and it's not a sure thing. So you're smart to contact the company and the store where you bought the plane directly. Don't be mean about it, but be firm: Tell them that you bought the plane because they said it could fly – and you want your money back because it doesn't.

When you buy something that doesn't live up to the promises in the ads, do two things: 1) contact the company that made the product and the store where you bought it; and 2) file a complaint at **ftc.gov**.

FREE Resources from the Federal Trade Commission



At **Admongo.gov**, kids learn critical thinking skills and apply them to understanding advertising, asking three essential questions: Who's responsible for the ad? What is the ad actually saying? What does the ad want me to do?

- ★ Play the game and find free resources for teachers at Admongo.gov.
- ★ Get free lesson plans and bookmarks at ftc.gov/bulkorder.

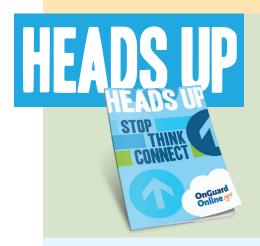
NET CETERA

Chatting with Kids About Being Online



Net Cetera: Chatting with Kids About Being Online is a guide for parents, teachers, and other adults who spend time with kids. This booklet includes practical tips for talking about issues including social networking, mobile devices, computer security, and cyberbullying.

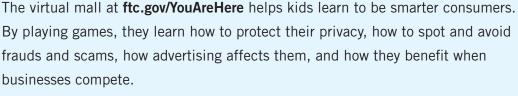
- ★ Check out **OnGuardOnline.gov/NetCetera** for an online toolkit with resources you can use to give a presentation about kids' online safety.
- ★ Order free copies in English and Spanish at ftc.gov/bulkorder.



Heads Up: Stop. Think. Connect. is a guide written and designed for kids, helping them socialize online safely and responsibly. This booklet covers how kids can protect themselves, their information, and their devices.

★ Order free copies – in English and Spanish – at ftc.gov/bulkorder.





- ★ Play the game at ftc.gov/YouAreHere.
- ★ Get free bookmarks at ftc.gov/bulkorder.

