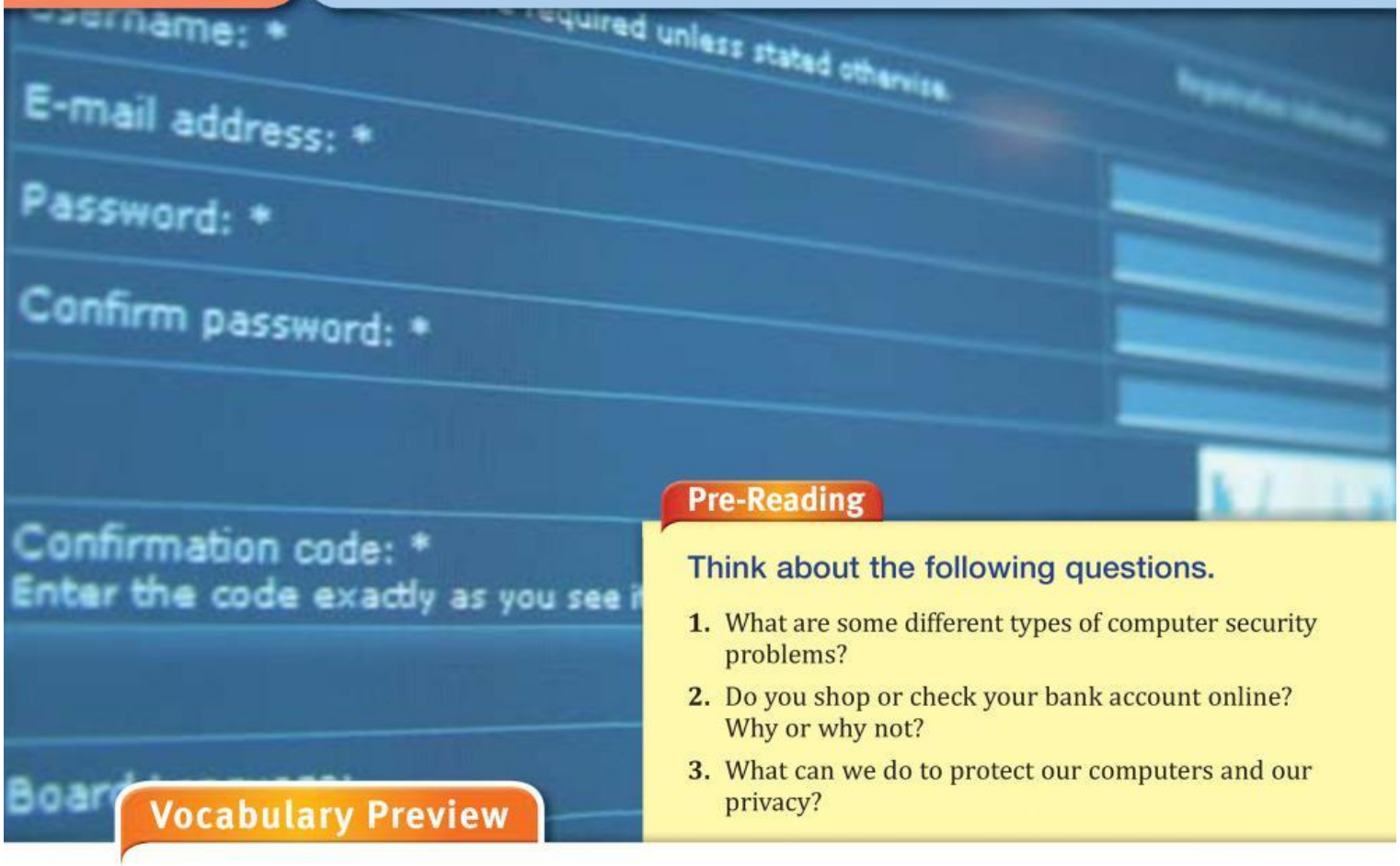
19 No Phishing Allowed



Pre-Reading

Think about the following questions.

1. What are some different types of computer security problems?
2. Do you shop or check your bank account online? Why or why not?
3. What can we do to protect our computers and our privacy?

Vocabulary Preview

Write the letter of the word or phrase with the same meaning as the underlined word.

a. copy; do the same as	d. untruthful; criminal
b. suspicious; careful	e. needing immediate attention
c. persuade; induce	f. situation; thing

1. ___ Some <u>dishonest</u> people try to steal other people's credit card numbers.
2. ___ The comedian can change his voice to sound like the president. He can <u>imitate</u> the president well.
3. ___ What can I do to <u>convince</u> you that I'm not lying?
4. ___ Someone is using your card illegally. You should take this <u>matter</u> to the police.
5. ___ Please call as soon as you read this message so we can discuss this <u>urgent</u> problem.
6. ___ You should be <u>wary</u> of any message from a sender you don't recognize.

LIVEWORKSHEETS

No Phishing Allowed

Track 37



Nowadays, most people realize that it's **risky** to use credit card numbers online. However, from time to time, we all use passwords and government ID numbers on the Internet. We think we are safe, but that may not be true! A new kind of attack is being used by dishonest people to steal IDs and credit card numbers from innocent websurfers. This new kind of attack is called "phishing."

Phishing sounds the same as the word "fishing," and it implies that a thief is trying to **lure** people into giving away valuable information. Like real fishermen, phishers use **bait** in the form of great online deals or services. For example, phishers might use **fake** emails and false websites to con people into revealing credit card numbers, account usernames, and passwords. They imitate well-known banks, online sellers, and credit card companies. Successful phishers may convince as many as five percent of the people they contact to respond and give away their personal **financial** information.

Is this really a big problem? Actually, tricking five percent of the online population is huge! Currently, more than 350 million people have access to the Internet, and seventy-five percent of those Internet users live in the wealthiest countries on Earth. It has been estimated that phishers send more than three billion **scam** messages each year. Even by tricking only five percent of the people, phishers can make a lot of money.

Since there is so much money to make through this kind of scam, it has caught the interest of more than just **small-time crooks**. Recently, police tracked down members of an organized phishing group in Eastern Europe, who had stolen hundreds of thousands of dollars from people online. The group created official-looking email messages requesting people to update their personal information at an international bank's website. However, the link to the bank in the message actually sent people to the phishers' fake website. To make matters worse, further investigation revealed that this group had connections to a major crime **gang** in Russia.

How can innocent people protect themselves? Above all, they have to learn to recognize email that has been sent by a phisher. Always be wary of any email with urgent requests for personal financial information. Phishers typically write **upsetting** or exciting, but fake, statements in their emails so that people will reply right away. Also, messages from phishers will not address recipients by name because they really don't know who the recipients are yet. On the other hand, valid messages from your bank or other companies you normally deal with will typically include your name.

Reading Time _____ minutes _____ seconds 439 words

1 *risky*: unsafe; dangerous
8 *lure*: to attract; to tempt
8 *bait*: a thing used to attract or tempt
9 *fake*: not real
13 *financial*: related to money
17 *scam*: an illegal trick, usually to steal money
20 *small-time*: not important; insignificant
20 *crook*: a thief
26 *gang*: an organized group of criminals
29 *upsetting*: disturbing; causing worry

LIVEWORKSHEETS

Reading Comprehension

Choose the best answer.

1. What is the main purpose of the reading?

a. To contrast phishers and hackers
b. To explain what phishing is
c. To outline three ways to recognize phishing scams
d. To report a surprising phishing scam

2. To which activity is phishing compared?

a. Catching fish
b. Collecting things
c. Looking for rare things
d. Meeting friends online

3. What is implied about the people who get caught in phishing scams?

a. Few of them have jobs.
b. Most live in wealthy countries.
c. They are very young.
d. They often buy things online.

4. According to the reading, who was behind the Eastern European phishing scam?

a. A gang in Russia
b. A bank employee
c. Hackers in London
d. Small-time crooks

5. Which would probably NOT be found in a phishing email message?

a. A real bank's name
b. An offer for a low sale price on a product
c. The receiver's name
d. An urgent request for information

Idiomatic Expressions

Find these idioms in the reading.

- **con (someone) into (doing)** [to trick, usually in order to steal something]
  The thief conned people into giving him money by telling them that his car had broken down.
- **track down** [to use clues in order to find]
  Using an old photo, the journalist tracked down the singer's mother.
- **right away** [immediately; without delay]
  If the fish starts to burn, take it out of the oven right away.

Fill in the blank with one of the above idioms. Change its form if necessary.

1. When the box is delivered, you should open it _____.
2. It took the programmer hours to _____ the bug in the program.
3. Why would I try to _____ you _____ doing something wrong?

LIVEWORKSHEETS

Summary

Fill in the blanks with the correct words.

lure	**convince**	**risky**	**crooks**
wary	**financial**	**gangs**	**tracked**

Giving personal information over the Internet has always been 1 _____, but now it's even more so with the new Internet scam, phishing. Phishers first 2 _____ innocent people into a scam by making up fake emails. With this bait, they 3 _____ some of the people they contact to give away 4 _____ information. These Internet criminals are not just small-time 5 _____. Police investigations have recently 6 _____ down organized phishing groups in Eastern Europe with connections to crime 7 _____ in Russia. People must be 8 _____ of any urgent emails requesting private information.



Listening

Who Would Fall for That?

Track 38

Listen to the dialog and choose the best answer.

1. Why is the woman worried?

a. She hates fishing.
b. She received a strange email.
c. Her grandmother might be fooled.
d. Her grandmother sent her a message.

2. What does the man think about phishing victims?

a. They're lazy.
b. They're only interested in money.
c. They deserve to be tricked.
d. They're not very smart.

3. What will the woman do?

a. Contact the police
b. Delete the message
c. Get rid of her computer
d. Talk to her grandmother

LIVEWORKSHEETS

Discussion

Discuss the following questions.

1. Have you received any phishing messages? If so, what did they look like?
2. How do you think the government and the police should deal with phishing?
3. What other kinds of Internet scams have you heard about?

Grammar

Causative Verbs

Certain verbs are used to express a casual relationship between the subject and the object. Some of these verbs are followed by an object + *to*-infinitives or *into* + *-ing*.

Phishing implies that a thief is trying to lure people (to giving / into giving) away valuable information.
The group created official-looking email messages requesting people (to update / update) their personal information at an international bank's website.

Writing

Write your own short paragraph by answering the questions below.

An Online Scam

(1) What is another kind of Internet scam? **(2)** How does it work? **(3)** How do the crooks lure people? **(4)** What happens after that? **(5)** How do the crooks avoid being caught?

Example

Another kind of Internet scam is fake e-shopping malls. For example, a crook might set up a fake shopping site in this scam. He or she will try to lure people with low prices. People pay for the products, but the products are never delivered. When people try to complain, the website is no longer there.

LIVEWORKSHEETS

Vocabulary and Idiom Review

A. Choose the best word or phrase to fill in the blank.

1. How can I _____ you to buy my products?

a. inscribe b. convince c. boost d. face

2. Fishermen use worms as _____.

a. bait b. lure c. scam d. con

3. You should be _____ of strangers.

a. hinder b. wary c. face up to d. concerned

4. Bill _____ his lost bag at the lost-and-found department.

a. recovered b. represented c. referred d. distracted

5. Contact me if you get any _____ phone calls.

a. permanent b. fake c. urgent d. great

6. It is _____ to cross the street without looking first.

a. safe b. risky c. dishonest d. upsetting

7. That watch is a _____. The brand mark is the wrong shape.

a. statement b. crook c. crime d. fake

B. Choose the correct form of the word to fill in the blank.

8. Bob studied _____ in university.

a. finance b. financier c. financial

9. That evidence is _____. I don't believe it.

a. convincing b. unconvincing c. convinced

10. The _____ diamond looked exactly like a real diamond.

a. imitator b. imitating c. imitation

LIVEWORKSHEETS