**Scams Awareness Month 2018**

**Social media and digital toolkit**

# Summary

Scams Awareness Month is an annual opportunity for organisations nationally and locally to work together and provide a cohesive public awareness campaign. We want to continue to reduce the risk and impact of scams by raising awareness and encouraging people to take action – recognising, reporting and talking about issues that surround scams.

Although anyone can be a victim to a scam, there are certain groups in society that are more frequently targeted by scammers. Whether this is a young person being targeted via a social media pop-up tying them into a subscription trap or an older person who receives an unexpected visit on their doorstep from a trusted provider without credentials.

Scams aren’t just a minor inconvenience to people. Aside from financial loss, they can cause distress and misery and even if a scam has been avoided, it can lead to widespread loss of consumer confidence.

Underreporting and stigma continue to be barriers in combatting scams and fraud. There are so many types of scams, with new scams tactics consistently emerging and tricking consumers; as well as scams that we don’t know about, which makes it very difficult to help, prevent and support those who have fallen victim.

It is estimated that only 5 – 15% of scams are reported and whilst scammers are becoming increasingly more sophisticated, groups of people continue to believe they would never fall victim. Many members of the public think they could easily spot a scam, or believe they would know how to act if they were targeted. It is this sense of confidence that scammers target and it makes everyone vulnerable.

This years’ campaign will run from Monday 4th June – Friday 19th June, with a media launch on Friday 1st June. This toolkit provides guidance and tips for your social media campaign throughout Scams Awareness Month, to support you in achieving the campaign’s objectives.

**The digital toolkit includes the following:**

* [Campaign objectives](#_Campaign_objectives)
* [Social media campaign objectives](#_Social_media_objectives)
* [General guidance](#_General_guidance)
* [Quick actions](#_Quick_actions)
* [Key messages](#_Key_messages)
* [Hashtag guidance](#_Hashtag_guidance)
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* [Actions if you’re short on time](#_Actions_if_you’re)
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# Campaign objectives

* Continue to educate consumers on recognising, reporting and discussing scams and promote the relevant avenues for redress.
* Tackle the stigma of being scammed and encourage consumers to not only report and seek redress, but to inform their family, friend and neighbours on scams.
* Ensure that those who are most vulnerable to scams are provided with preventative advice, either directly or educated by those closest to them. Their awareness of scams and the tactics of scammers should increase and improve.

# Social media objectives

* Drive traffic to <https://www.citizensadvice.org.uk/scotland/sam2018/>
* Present key campaign messages to a range of consumers online.
* Increase consumer knowledge on how to report scams in Scotland.

# General guidance

This toolkit will help you plan and create content for your social media channels that will then be used to meet both the campaign and social media objectives. It is designed to support you in promoting the key campaign messages and to direct the consumers to the public advice site.

* This year, we are using the tagline: **Don’t Miss a Trick**
* The national social media campaign will run on Facebook and Twitter. However, if there is another social media channel that you utilise, you can adapt the content as you see fit.
* Search for the hashtag #scamaware on Twitter or Facebook to join the conversation. No matter how much time you have, you can get involved by re-posting, re-tweeting and sharing SAM2018 content.
* Typically, the two demographic groups that will be using social media are the life established and young people. Reaching both demographics online is a key channel for engagement, so do utilise social media to reach these groups. For over 70s and socially isolated, you can use social media to target over 70s and provide preventative advice to those closest to vulnerable people, but face-to-face events and physical materials will more likely see a high impact.

# Quick actions

* **Promote the campaign to local partners:** Encourage other organisations in your local community to fight scams and fraud in your area. Promote the resources and participation map on <https://www.cas.org.uk/campaigns/scams-awareness-month-2018> to local agencies and organisations who work with you.
* **Tweet this:** We’re taking part in Scams Awareness Month 2018 throughout June to educate consumers on importance of recognising, reporting and being #scamaware. Get involved: <https://www.citizensadvice.org.uk/scotland/sam2018/>
* **Post this on Facebook:** We’re taking part in Scams Awareness Month 2018 and are here to give you the skills and confidence to identify scams, know where to report a scam if you fall victim and encourage you to share your experiences of scams or suspected scams. You can find advice on our website here: <https://www.citizensadvice.org.uk/scotland/sam2018/>
* **Put this on your own website:** We’re taking part in the Scams Awareness Month 2018. The annual campaign provides an opportunity to educate consumers on importance of recognising, reporting and discussing scams. You can find advice on our website here: <https://www.citizensadvice.org.uk/scotland/sam2018/>

# Key messages

**Over-arching:**

* A scam can happen to anyone. Be scam aware.
* Always report scams to help others falling victim.
* Even if you think you think you could spot a scam, always be cautious. Scammers are becoming increasingly sophisticated so now more than ever, it pays to be scam aware.
* Scams aren’t just a minor inconvenience to people. Aside from financial loss, they can cause distress, misery and even if a scam has been avoided, it can lead to widespread loss of confidence.

**For the life established demographic:**

* Although anyone can fall victim to a scam, statistics show that people ages 40 – 60 are the most affected by scams. People in this age group are more vulnerable to a wide range of scams, due their personal circumstances.
* At this age, you are more likely to own your own home and have access to financial assets.

**For the 18 – 24 year old demographic:**

* Young people are unlikely to report a scam, should it happen to them.
* As digital natives, under-25s are confident in their ability when using the internet, leading them to feel that they are unlikely to fall for online scams that target them via email, social media and website advertising. However, they are often found to be victims of online scams, such as subscription traps, job scams and identity fraud.

**For the over 70s demographic:**

* Older people are often targeted by a range of scammers, a number of times.
* The average age of reported scams victims is 75 and those over 70 have the highest level of detriment from a range of scams, targeted by landline phone and mail.
* Although older people often report scams, they can lack confidence in their ability to protect themselves against scammers which makes them more vulnerable.

**For the socially isolated demographic:**

* People who are socially isolated can be the hardest to reach and often can’t access the same support to protect themselves from scams, which others can.
* Although people who are socially isolated don’t frequently report scams, they often have high levels of detriment, not just in the amount of money lost, but the overall impact on health and wellbeing.
* Relatives, friends and neighbours should take steps to ensure those who are socially isolated have protection from scams and they should report suspicious scams activity.

# Hashtag guidance

* Use **#scamaware** as per previous Scams Awareness Month campaigns
* Use the hashtag to join the conversation and to ensure your content appears under the **#scamaware** feed on social channels.
* You can search the hashtag on both Twitter and Facebook to find content you would like to share and comment on.

# Top tips for responding to users on social media

When posting on social media, you also have a responsibility to ensure users on your social channels are responded to and provided information as requested.

* Make time: Social media management can be time-consuming, but when you are campaigning on social media, you should map out a segment of your day that you can use to engage with users and respond to comments. Think of a social media user in the same way a client in your CAB, they have needs in the same way.
* Creating responses: What is your bureau position and advice on this issue and what to do you want to articulate to users? Remember to be consistent and you can create draft responses before you post on social media, so you are prepared.

Draft response example: Thank you for sharing your experience of scams with us. Through our Citizens Advice Bureau, we deal with a number of scams cases, which often cause huge detriment to people. If you have been a victim of a scam, or think you have been a victim, our advice would be to always report it, you can do this by dialling Police Scotland on 101. Book an appointment or attend one of our drop-in sessions where an adviser would be more than happy to provide advice. Alternatively, you can check out our online advice here: <https://www.citizensadvice.org.uk/scotland/sam2018/>
* Difficult users: One of the biggest apprehensions to posting on social media is often the fear of negative or difficult users on your social channels. The topic of scams could provoke an emotional response and oftentimes, social media is the one place that people can vent their frustrations. If you have a negative response from a user, follow these steps:
	+ - 1. Respond as quickly as you can, this will help to diffuse a situation.
			2. Take time to read over the persons’ comment; are they asking you a question or are they being purposefully negative? If they are asking a question, respond calmly and politely. You are there to provide further information, so you can direct the user to the public advice site, the Citizens Advice Consumer Service if they are seeking further advice.
			3. Encourage users’ to send you a private message, if you can, to take any negativity off your public social media channels. This will give you another avenue to discuss in a constructive manner.
			4. Remember key messages, your role when promoting the campaign on social media is to raise awareness of scams and provide advice.
			5. If they are being threatening, swearing or insulting language, delete the comment and block the user – in no capacity should you accept offensive behaviour.

**Template posts**

* Scams Awareness Month 2018 launches on Friday 1st June to media. **Until this time, template posts should not be used on social media, press or any other media channel.**
* You can promote the Scams Awareness Month campaign to create a sense of excitement and a template post for this type of activity is included in the Excel document.
* We would recommend you promote the campaign as much as possible throughout the month, with at least three posts each week to engage with target demographics.

# Actions if you’re short on time

**Add this to your email footer/signature:**

* Don’t miss a trick. Be scam aware. Visit <https://www.cas.org.uk/campaigns/scams-awareness-month-2018> to find out more.

**Website:**

* Don’t forget to promote this campaign on your website and link back to <https://www.citizensadvice.org.uk/scotland/sam2018/>

**Twitter:**

* Scams Awareness Month 2018 kicks off on 1st June 2018. Find out how you can get involved at <https://www.cas.org.uk/campaigns/scams-awareness-month-2018> #scamaware
* Don’t miss a trick this Scams Awareness Month. Learn to spot, report and talk about scams <https://www.citizensadvice.org.uk/scotland/sam2018/> #scamaware

**Facebook:**

* June is Scams Awareness Month, an opportunity to play your part, act on scams, and help to fight back against scammers who cost people in the UK millions of pounds each year. We’re here to give you the skills and confidence to spot and stop scams <https://www.citizensadvice.org.uk/scotland/sam2018/>

**Conversation starter:**

* Ask people to identify scams they’ve encountered and share them on Facebook or Twitter using #scamaware.
* “Citizens Advice research found that almost three-quarters of people have been targeted by scammers in the last 2 years. When was the last time you saw a scam?”

# Actions if you have more time

**Promote the campaign to local partners:** Encourage other organisations in your local community to fight scams and fraud in your area. Promote the resources on <https://www.cas.org.uk/campaigns/scams-awareness-month-2018> to local agencies and organisations who work with you.

**Conversation starter:** ask people to identify local scams and share them on Facebook or Twitter using **#scamaware**

**Twitter**

* Scams Awareness Month 2018 kicks off on 1 June 2018. Find out how you can get involved at <https://www.cas.org.uk/campaigns/scams-awareness-month-2018> #scamaware
* Don’t miss a trick this Scams Awareness Month. Learn to spot, report and talk about scams <https://www.citizensadvice.org.uk/scotland/sam2018/> #scamaware
* Are you part of a community organisation and wants to help your area be #scamaware? Join Scams Awareness Month and download resources at <https://www.cas.org.uk/campaigns/scams-awareness-month-2018>
* Don’t miss a trick - be scam aware. Follow #scamaware for tips on spotting scams, and how to report them when you do.
* Listen to your gut feeling. Check possible scams with the @CitizensAdvice Consumer Service on 03454 04 05 06 #scamaware
* We’re taking part in Scams Awareness Month 2018 this June to help people stay #scamaware. If you spot a scam, report it @PoliceScotland
* Anyone can be targeted by a scam - follow the link to get advice and stay #scamaware <https://www.citizensadvice.org.uk/scotland/sam2018/>
* Spotted a scam? Someone turned up on your doorstep without credentials? @PoliceScotland recorded 1,380 incidents of doorstep scams between April – September 2017, always report scams to help prevent it happening to others #scamaware

**Facebook**

* It’s Scams Awareness Month 2018. Have you ever fallen victim to a scam? Share this post with your experience to alert others and stop scammers getting away with it #scamaware <https://www.citizensadvice.org.uk/scotland/sam2018/>
* Scams affect millions of people each year. That’s why we’re teaming up with partners across Scotland for Scams Awareness Month 2018. We’re encouraging people to act on scams in three important ways. You can get advice from the Citizens Advice Consumer Helpline and spot scams, report scams to Police Scotland, and talk to friends and family to make sure nobody misses a trick: <https://www.citizensadvice.org.uk/scotland/sam2018/>
* Don’t miss a trick. Be scam aware. Think you’ve seen a scam but not done anything about it? It’s important to report them to alert the authorities and to help stop others being targeted <http://www.scotland.police.uk/keep-safe/personal-safety/identity-theft-fraud-and-scams>
* Last year, our clients came to us to seek help for losing millions to scams and fraud. Make sure you’re #scamaware and don’t miss a trick this Scams Awareness Month: <https://www.citizensadvice.org.uk/scotland/sam2018/>
* Not sure what to do about a scam? Be #scamaware and report it to @PoliceScotland or call the Citizens Advice consumer service on 03454 04 05 06 <https://www.citizensadvice.org.uk/scotland/sam2018/>

# Actions by week and audience

**Please note:** The stat-based posts based below are taken from our recent Policy and Campaigning Team Pilot Annual Consumer Tracker survey. The research used an online self-completion survey of 2010 Scottish residents, using the Research Now SSI panel sample. Data was weighted to ensure the sample was representative if the Scottish population by age and gender.

**General scams stats**

* Across our bureaux network last year we saw a **24%** increase in reporting of scams and fraud
* **65%** of consumers who have experienced a scam in the last year were targeted by an email scam
* **42%** of consumers who have experienced a scam in the last year were targeted by a computer repair scam

**Week 1 (Monday 4th June) – ‘Life established’**

* Do not provide personal or financial information over email, text or post if you are not sure it is genuine**. 37%** of 45 – 65s have experienced a fake refund scam, under the guise of a trusted organisation within the last year.
* **42%** of 45 – 65s have been tricked by a personal injury scam over the past year. Don’t miss a trick #scamaware <https://www.citizensadvice.org.uk/scotland/sam2018/>
* Be wary of cold callers! **26%** of 45 – 65s have been approached by a scammer on their mobile with **55%** targeted on their landline. Don’t miss a trick. Be #scamaware <https://www.citizensadvice.org.uk/scotland/sam2018/>
* Use online dating? Watch out for scammers on dating sites – they cost victims millions of pounds & often go unreported. Don’t miss a trick. Be #scamaware <https://www.citizensadvice.org.uk/scotland/sam2018/>
* Fallen victim to a scam? Don’t be silent. We want to make sure you don’t miss a trick and can recognise, report and talk about scams to prevent others falling victim <https://www.citizensadvice.org.uk/scotland/sam2018/>

**Week 2 (Monday 11th June) – Young people**

* Watch out for scammers online! **33%** of young people targeted by fraudsters were approached online whereas only **6%** approached by post. Be #scamaware <https://www.citizensadvice.org.uk/scotland/sam2018/>
* Computer firms do not make unsolicited calls to help fix your computers. **32%** of 16 -24 year olds have been victimised by a computer repair scam over the past year. Don’t miss a trick, be #scamaware
* **19%** of young people who have been targeted by a scam lost money, with a further **10%** unable to get money back that they had lost. Be #scamaware <https://www.citizensadvice.org.uk/scotland/sam2018/>
* Anyone can be scammed, even if you’re confident online, always stay vigilant. Always report scams to @PoliceScotland to help others falling victim. Don’t miss a trick, be #scamaware <https://www.citizensadvice.org.uk/scotland/sam2018/>

**Week 3 (Monday 18th June) – Over 70s**

* Protect your friends & relatives from courier scams. Criminal callers pose as banks & send couriers to pick up your bank card. Don’t miss a trick. Be #scamaware <https://www.citizensadvice.org.uk/scotland/sam2018/>
* You’ve won a competition – does it sound too good to be true? **23%** of over 65s have been exposed to a prize draw or competition scam over the last year.
* Do not provide personal or financial information over email, text or post if you are not sure they are genuine. **35%** of over 65s have been subject to a fake tax refund scam, under the guise of a trusted organisation within the last year.
* Be aware! Computer firms warn that they do not send unsolicited emails or make phone calls to request personal info or to fix your computer. **51%** ofover 65s have been targeted by computer repair scammers over the past year.
* If you are called out of the blue, you should be suspicious. Think it might be a scam? Hang up, wait five minutes to clear the line or use another phone to call your bank. Don’t miss a trick. Be #scamaware <https://www.citizensadvice.org.uk/scotland/sam2018/>

**Week 4 (Monday 25th June) – Socially isolated**

* Want to avoid cold callers on your doorstep? Get a sticker for your front door from your local Trading Standards or police force #scamaware
* Warn friends and relatives - you shouldn’t have to pay anything to win a prize. Don’t miss a trick. Be #scamaware
* Are you a community group that wants to support those vulnerable to scams? Sign up and download #scamaware resources at <https://www.cas.org.uk/campaigns/scams-awareness-month-2018>
* @PoliceScotland recorded 1,380 incidents of doorstep scams between April – September 2017, this type of scam has many victims across Scotland. Do you know someone who could be affected? We have advice on spotting when someone is being targeted by scammers: <https://www.citizensadvice.org.uk/scotland/sam2018/>

# Imagery

* We have created social media graphics that you can use to target the demographics each week of the campaign. There are 8 graphics in total, 2 for each group. The first graphic is image based and the second is statistic based.

# Useful links

* [www.cas.org.uk/sam2018](http://www.cas.org.uk/sam2018)
* <https://www.citizensadvice.org.uk/scotland/sam2018/>

# Helpful contacts

Emily Liddle, Campaigns Officer: emily.liddle@cas.org.uk