

Action Fraud provides fraud advice to students

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Cyber protect officers at a freshers' fair in 2023

Action Fraud are warning students of common fraud types ahead of the start of the new academic year.

Students, including those going to university, are being warned about the top fraud types affecting young people, as new data reveals almost 69,000 reports were received from people aged between 11 and 29, losing a total of £143.7 million in 2023.

In Avon and Somerset, there were 1,624 reports made to Action Fraud, with losses of more than £3million recorded last year.

Action Fraud, the national fraud and cybercrime reporting service, has launched a student safety campaign, revealing the top frauds to look out for and how to prevent themselves from becoming a target.

This year, Action Fraud reveals the top five frauds most reported by those aged between 11 and 29 to give students and young people a heads up on what to look out to protect themselves.

What are the top fraud types to look out for as a student?

- **Investment fraud: with a total loss of £29,509,631**

Criminals will target students looking to make quick-wins with available cash through cryptocurrency or schemes with a promise of high return investment. They are usually easily targeted through social media and online where many investment schemes operate.

- **Fake job fraud: with a total loss of £149,719**

Students looking for job opportunities can be targeted by fraudulent adverts aimed at stealing personal information or money. Students might be asked for an upfront payment for a fake consultation or extra help finding a job, but the fraudster does not deliver.

- **Rental fraud: with a total loss of £4,270,255**

Rental fraudsters often target students looking for university accommodation. Fraudsters ask students to pay fees in advance without seeing a property first, and as a result they lose money as well as somewhere to live.

- **Online shopping fraud: with a total loss of £9,199,951**

Often fraudsters will create fake websites or replicate legitimate online stores to trick customers into providing their personal and financial information for a purchase that isn't real. This can lead to those details being used for criminal activity.

- **Ticket fraud: with a total loss of £1,053,493**

Fraudsters will use opportunities, like highly in-demand events, to target students by selling fake tickets. Students looking for cheap deals for freshers' events can also be targets.

Avon and Somerset cyber and fraud protect officers have attended fresher fairs in previous years to help raise awareness among students.

Megan Haldane, one of our cyber protect officers, said: "This will be the first time living away from home for many people starting at university and we will be attending freshers' fairs again this year to remind students of key financial and online safety tips to help keep their accounts protected.

"Students will be receiving lots of information in the coming weeks, including details of accommodation and student loans, so we would particularly encourage students to ensure their accounts are secure and they are wary of unsolicited emails."

Adam Mercer, Deputy Director of Action Fraud, said: "Everyone starting the new university or school year should be able to focus on new exciting experiences and meeting new people, but we know this is not the case for some. Young people can be a primary target for fraudsters.

"It's important to look out for these top frauds and for students to protect themselves online, as well as in-person, from different types of fraud. By remaining cautious about contact with someone you don't know, or being wary of purchasing online from unfamiliar websites, you can help prevent yourself from being a victim of fraud.

"If you have been a victim of fraud, contact your bank immediately and report to Action Fraud online at actionfraud.police.uk or by calling 0300 123 2040."

What can you do to protect yourself from fraud?

Here is some guidance to help students and others protect themselves online, whilst starting the new the school or university year.

- **Protect your online accounts:** the password you use for your email account should be different from all your other passwords for online accounts. Use three random words to create a strong and memorable password, and [enable 2-step verification \(2SV\)](#).
- **Be cautious about how you send money:** avoid paying via bank transfer and don't be pressured into transferring large sums of money. Any trusted organisation will not force you to transfer money on the spot and only a fraudster will try to rush you. For making purchases online, use a credit card if you can.
- **Be wary of unsolicited emails, texts or contact on social media:** from seeing unbelievably good deals on tickets, to seeing a suspicious rental property advertised, always double check the authenticity of what you are going to buy online before making a purchase or paying upfront fees.
 - Report suspicious emails by forwarding them to: report@phishing.gov.uk
 - Report suspicious text messages or spam calls free of charge to 7726
- **For more tips on student safety:** www.actionfraud.police.uk/studentsafety

If you've lost money or provided your financial information to someone, notify your bank immediately and report it to Action Fraud at actionfraud.police.uk or by calling 0300 123 2040.