

Money Safety Signals

Analyze habits that protect investments and personal information.

SS.8.FL.6 "Identify and analyze methods of protecting financial investments and personal information."

NAME _____ DATE _____

1 READ AND MARK _____ Read it twice

YOUR JOB Underline each action that protects money or personal information, and circle each warning sign of a possible scam. These marks will help you compare safe choices with risky ones.

Jordan Checks Before Acting

- ① Jordan saw a social media post promising that a new app could double an investor's money within a month. The post urged readers to act before midnight and to pay with cryptocurrency. Before sending money, Jordan should slow down. Real investments can lose value, and no legitimate seller can guarantee a high return. Jordan can research the company, read independent sources, and check whether the person selling the investment is licensed through a state securities regulator or FINRA BrokerCheck. Pressure, secrecy, and guaranteed profits are warning signs of investment fraud.
- ② Even after choosing a legitimate investment, Jordan can reduce risk by spreading money among different types of investments instead of placing it all in one company. This is called diversification. Jordan should also understand fees, time limits, and how easily money can be withdrawn before investing. Keeping account statements and reviewing them can reveal an error or an unauthorized trade. If Jordan thinks an account has been misused, contacting the financial company quickly and saving records can help begin a report. Investment protection means using several careful habits, not finding a risk-free choice.
- ③ Protecting personal information also protects financial accounts. Jordan should use a long, unique password for each important account and turn on multifactor authentication, which requires an additional proof of identity. Jordan should not share passwords, account numbers, Social Security numbers, or verification codes in response to an unexpected message. A scammer may copy a bank's name or logo and ask for urgent action. Instead of using a link in that message, Jordan can contact the bank through its official app, website, or phone number. Checking credit reports can help spot unfamiliar accounts.

2 ANSWER WITH EVIDENCE _____ Use the passage

1 What details in the social media post are warning signs that it could be investment fraud?

2 Name two steps Jordan can take to check an investment before sending money.

3 How can diversification reduce investment risk?

4 What should Jordan do instead of using a link in an unexpected message that appears to be from a bank?

3 YOUR TURN _____ Your own words

Imagine you are thinking about investing \$200 after watching an online video. The video asks you to send a photo of your ID through a link. Write a three-step safety plan that includes one investment check, one way to protect personal information, and a reason for one step.

PART 1 • READ AND MARK

Underline each action that protects money or personal information, and circle each warning sign of a possible scam. These marks will help you compare safe choices with risky ones. Accept any marking that follows this job and points at the right text.

PART 2 • ANSWERS

#	QUESTION	ANSWER
1	What details in the social media post are warning signs that it could be investment fraud?	It promises to double money within a month, pressures people to act before midnight, asks for cryptocurrency, and guarantees a high return.
2	Name two steps Jordan can take to check an investment before sending money.	Jordan can research the company, read independent sources, and check whether the seller is licensed through a state securities regulator or FINRA BrokerCheck.
3	How can diversification reduce investment risk?	Diversification spreads money among different types of investments instead of placing it all in one company, so one investment has less effect on all of the money.
4	What should Jordan do instead of using a link in an unexpected message that appears to be from a bank?	Jordan should contact the bank through its official app, website, or phone number.

PART 3 • YOUR TURN (SAMPLE ANSWER)

1. I would research the company in independent sources and check whether the seller is licensed with a securities regulator. 2. I would not send my ID through the video link or share any verification code. 3. I would contact the company through an official website because the link could lead to a scammer.

Accept equivalent plans that include a realistic investment check, a specific personal-information protection action, and a valid reason. Students may use other accurate protective methods from the passage.