

When the Kids Are Away, the Scammers Come Out to Play

from Shawn Mosch of ScamVictimsUnited

I was asked to share this information about scams related to students away on Spring Break. That time of year is just around the corner, and this is something that all parents need to be aware of. Much like the Grandparent Scams, this scam preys on an adult wanted to help out a child in trouble.

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MoneyGram Offers Advice to Parents of College Spring Breakers

To Avoid Fraud During Popular Travel Period

DALLAS (Feb. 22, 2012) — While most Americans will prepare to lose an hour of sleep when Daylight Saving Time ends in mid-March, many parents are preparing to lose something else: their peace of mind when their college-age children travel on spring break.

According to MoneyGram (NYSE: MGI), a leading global money transfer company, spring break can end up — breaking the bank — if parents don't stay alert to the — family scam — when a scammer calls parents to inform them their child is at a distant location, asking for money for medical care or bail, even though the child is perfectly safe.

— Spring break can be a letting-go experience for parents of college students, — said Kim Garner, Senior Vice President of Global Security for MoneyGram. — But along with letting go, parents should hang on to their common sense, especially when it comes to helping their kids stay safe and avoid certain common scams.

Garner offers the following advice to parents of college students to safeguard their physical and financial health during spring break:

Check in before heading out: American students traveling internationally can register with the U.S. State Department's free Smart Traveler Enrollment Program, which will help with communications in the event of an emergency. Canadian students can register with their country's similar program, Registration of Canadians Abroad.

Take a lesson from E.T.: Phone home: Parents should make a deal with their students traveling for spring break — a little freedom for a few phone calls and some extra phone numbers. Parents should establish specific times for phone calls to check in, so they will know where their students are and what they're up to, and get cell phone numbers for the friends of their traveling children as a back-up means of communication.

Just say no: With personal belongings left scattered on beach towels, scammers often will use student IDs to find parents and ask for money to be wired in the aid of their child who can't come to the phone. Garner of MoneyGram advises parents to say no — and never wire money to anyone they don't know — instead checking in by calling the child's cell phone or the local authorities where their child is vacationing.

Give them credit: Parents can temporarily add a child as an approved user to a credit card, and place a pre-set spending limit on the card as a way to prompt financial responsibility while the student is traveling.

Put a policy in place: To guard against a financial loss, parents should check with their insurance company to make sure their child's possessions are insured on their homeowner's policy while the student is traveling, especially if the child will be traveling outside the United States.

