

# Because your digital life is worth protecting

FINANCIAL  
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with TIAA

Cyber fraud is increasingly common—in fact, 73% of U.S. adults have encountered an online scam or attack.\* While you can't prevent every risk, understanding how cyber fraud works—and recognizing red flags—can help you keep your information and your money safe.



## Know the risks: Cyber fraud and identity theft

**Cyber fraud** involves phishing (email), smishing (text), quishing (QR Code), and vishing (phone) scams designed to push you into sharing sensitive information or account access.

**Identity theft** happens when criminals obtain your personal details—through data breaches, unsecured Wi-Fi, or stolen mail—and use them for financial or medical fraud.

## Three ways to help safeguard your money and identity

### 1 Stay alert to suspicious messages

Be cautious with unexpected emails, texts, or calls. AI tools make scams harder to spot. Don't click unfamiliar links and always verify before responding.

### 2 Strengthen your digital defenses

Use strong passwords, multifactor authentication or passkeys where available, and regularly update your devices. Limit what you share online and use a VPN when on public Wi-Fi.

### 3 Protect and monitor your personal data

Shred sensitive documents securely, monitor your credit, and consider placing a credit freeze if needed.

## Learn more and take action

Access tools, tips, and resources.



### WATCH

[Webinar: Don't get hacked: Steps to protect yourself online](#)



### READ

[How to protect yourself from cybercrime scams](#)

\* [Pew Research Center, July 2025](#)

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