Living Life Online

Parents and teachers often talk about helping you stay safe, online and off.

They try to teach you to think critically about what you see and hear, and make sure you have the skills you need to succeed in the 21st century. But the truth is that being a good citizen these days requires the same skills it always has: being honest and respectful of others, and treating other people the way you want to be treated. So whether you are texting or talking, posting photos or playing games, this guide has information to reinforce those citizenship skills that work online and off.

About the FTC

The Federal Trade Commission is the nation's consumer protection agency. Its job is to watch out for unfair, deceptive, or false business practices in the marketplace – and to give people information to help them spot, stop, and avoid scams. It's the agency that makes sure companies follow the law, too; if any person or company breaks the law, the FTC can go to court to stop them.

The FTC was created in 1914; it's an independent agency within the executive branch of the federal government, although it also reports on its activities to Congress, the legislative branch. It is run by five Commissioners who are nominated by the President and confirmed by the

Congress. Each Commissioner serves for seven years. The President chooses one Commissioner to serve as Chairman. No more than three Commissioners can be from the same political party.

Have you seen a scam? Do you think an ad is making a claim that isn't true? Have you gotten an email offer that promised more than it delivered? Consumers like you file more than a million complaints a year with the agency online (**ftc.gov/complaint**) or by phone (1-877-FTC-HELP). All the complaints are entered into a database that is monitored by investigators at the FTC and by local police and law enforcement agencies across the nation; when they detect patterns and trends, they follow up by getting in touch with the company, bringing an enforcement action, or publicizing consumer information that's relevant to the issue.

You in the World

Your life is hectic: you go to school, spend time with your family, do your homework, hang out with friends, and carve out some time for yourself. As you live your life online and off, some behaviors can help you be more successful: asking questions to help you figure out what's real and what's hype;

thinking about things to do – or not – that can help you keep safe; figuring out ways to act that can help you treat others the same way you'd like to be treated. Reading this guide and doing the activities can help you navigate your worlds more safely.

Your Life Online
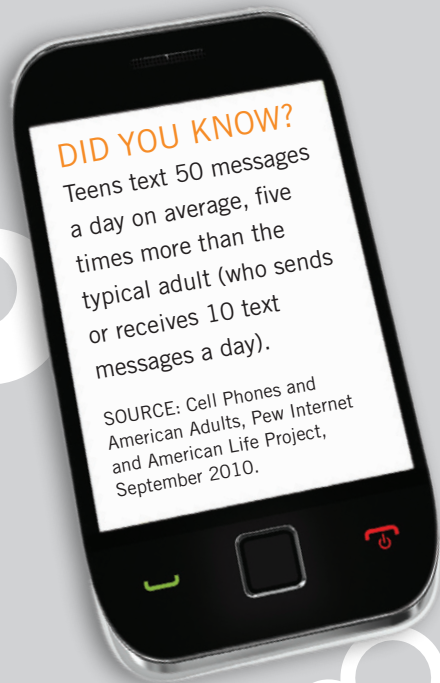
You text, you play games, you share photos and video. You update your status, you post comments, you may spend some time in a virtual world.

Being connected online is how you live your life. And as you spend more and more of your time there, it can be easy to over-share, embarrass yourself, mess up your computer, and possibly get messages from creepy people. The truth is that there are some risks involved in socializing, playing, and communicating online.

Whether you connect through a computer or your phone, the best tool you have to help avoid risks online is your brain. When you're ready to post or send a message or a photo, download a file, game or program, or shop for something – stop for a second. Think about things like:

- Do you know and trust who you're dealing with – or what you're sharing or downloading?
- How will you feel if your information ends up somewhere you didn't intend?

Asking a few key questions first can help you protect yourself, your friends, and your computer. Keep reading to find out about a few things to stop and think about before you click and connect.

DID YOU KNOW?

Teens text 50 messages a day on average, five times more than the typical adult (who sends or receives 10 text messages a day).

SOURCE: Cell Phones and American Adults, Pew Internet and American Life Project, September 2010.

Ask the Expert

Dear Expert,

I posted a really funny picture today of my best friend and me. But she thinks she looks bad, and now she's mad because it's there forever. At least, that's what her mom said. But that's totally not right, right? I took it down, so it's down. Who's right?

Your friend's mom is right. Even when you take something down from a webpage or a social networking site, it's possible that someone else has already downloaded it. And there are ways that some people can find out what a particular page used to look like, even if it has been changed. That's why posting something really is forever. So it's important to think twice – or three times – before posting a photo or a comment. Look at it this way: Things you thought were cute or cool back when you were younger don't seem so cute or cool to you now. Would you want your friends now to see some crazy family vacation picture of you when you were a kid? Probably not. It's also not a great idea to post pictures of your friends without their OK. They might not be happy about what you post – and it could get them in trouble with their parents, their coach, or someone else. Visit **OnGuardOnline.gov** for more about socializing online.

Sharing Well With Others

The next time you're online, think about what you share with others. Do you forward pictures or videos of your friends from your phone? Do you have a profile on a social network, or a blog? You have tons of opportunities to share all kinds of information – about yourself, your family, and your friends – when you're online. Before you do, keep in mind:

Your online actions can have real-world consequences. The pictures you post and the words you write can affect the people in your life. Think before you post and share.

What you post could have a bigger "audience" than you think. Even if you use privacy settings, it's impossible to completely control who sees your social networking profile, pictures, videos, or texts. Before you click send, think about how you will feel if your family, teachers, coach, or neighbors find it.

Once you post information online, you can't take it back. You may think that you've deleted information from a site – or that you will delete it later. Know that older versions may exist on other people's computers. That means that your posts could be living somewhere – permanently.

Get someone's okay before you share photos or videos they're in. Online photo albums are great for storing and sharing pictures of special events, and camera phones make it easy to capture every moment. Stop and think about your own privacy – and other people's – before you share photos and videos online. It can be embarrassing, unfair, and even unsafe to send or post photos and videos without getting permission from the people in them.

Sexting

You may have heard stories at school or in the news about people sending nude photos from mobile phones – called "sexting." Don't do it. Period. People who create, forward, or even save sexually explicit photos, videos, or messages put their friendships and reputations at risk. Worse yet, they could be breaking the law.
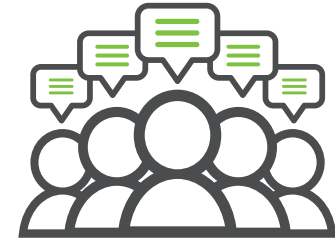
Dilemma

? Your best friend forwards a message from another friend, saying mean things about someone in your class. Do you forward it to someone else? Tell your best friend that it's not cool to forward mean messages? Do you ignore it? How would it feel if it happened to you?

Minding Your Manners

As you talk to people online, remember that texting, IMing, or emailing really is no different than talking with someone in person. If you wouldn't say it to someone's face, it's not OK to type it. Before you type, consider this:

Politeness counts. Texting is just another way for people to have a conversation. Texters are just like those who are talking face-to-face or on the phone: they appreciate "please" and "thank you" (or "pls" and "ty").

Tone it down. In online conversations, using all CAPS, long rows of exclamation points, or large bolded fonts is the same as shouting.

Use "Cc:" and "Reply all:" sparingly. Before you hit "send" on an email, stop and think about whether everyone needs to see that message.

Avatars are people too. When you're playing a game or exploring an online world where you can create a character and interact with others, remember that real people are behind those characters on the screen. Respect their feelings just like you would in person. Remember that your character or avatar is a virtual version of you – what does it tell people about you and your interests?

Don't impersonate. It's wrong and can be hurtful to create sites, pages, or posts that seem to come from someone else, like someone in your class or a teacher at your school.

Speak up. If you see something inappropriate on a social networking site or in a game or chat room, let the website know and tell an adult you trust. Using "report abuse" links can help keep sites fun for everyone.

Don't stand for bullying – online or off. Treat others the way you want to be treated – whether you're interacting with them online, on your phone, or in person.

Cyberbullying

Cyberbullying is bullying that happens online. It can happen in an email, a text message, an online game, or on a social networking site. It might involve rumors or images posted on someone's profile or passed around for other people to see.

You know that, right? So you know that cyberbullying is a lose-lose proposition: it often makes the person being harassed feel bad – and it always makes the bully look bad. It also might lead to punishment from school authorities or the police.

What to do if you witness cyberbullying? Tell the bully to stop. Most kids don't bully, and there's no reason for anyone to put up with it. This mean behavior usually stops pretty quickly when somebody stands up for the person being bullied.

What to do if someone harasses you online? Keep a cool head, and don't respond in kind. Most people realize that bullying is wrong. Sometimes you can stop bullying if you ignore or block the person. You also can report abuse to the website where it's taking place. If it continues, save the evidence and ask for help from an adult you trust.

Looking Both Ways

There are lots of ways to be safe, and you've probably heard most of them: Look both ways before you cross the street. Don't take candy from strangers. Don't run with scissors.

Versions of those warnings exist for your life online, too. No, not Don't text with scissors or Look before you type. (Though neither is a bad idea.) You can do things to protect yourself, protect your information (and your family's), and your computer.

Protecting yourself

Use privacy settings to restrict who can see and post on your profile. Many social networking sites, chat rooms, and blogs have privacy settings. Find out how to turn these settings on, and then do it.

Limit your online friends to people you actually know.

Learn about social mapping. Many mobile phones have GPS technology, and there are applications that allow you to find your friends – and allow them to find you. Use GPS and social mapping apps only with people you know personally and trust. Take advantage of privacy features in apps and on your phone.

Trust your gut if you feel threatened or uncomfortable because of someone or something you find online. Tell someone who can help you report your concerns to the police and other people who can help.

Protecting your information

Some information should stay private. Your Social Security number and family financial information – like your parents' bank account or credit card numbers – should stay in the family.

Keep your passwords private. The longer your password, the harder it is to crack. Don't share your passwords with anybody, including your best friends or your boyfriend or girlfriend.

Don't reply to text, email, or pop-up messages that ask you to reply with personal information – even if the message looks like it comes from a person, company, or organization you know or threatens that something bad will happen if you don't reply. These messages may be fakes, sent to steal your information.

Ask the Expert

Dear Expert,

I might be in trouble. I was playing on my dad's computer and downloaded some stuff. (It was free, or I wouldn't have.) Now he says his computer's really slow and goes places he doesn't want it to. Am I in trouble?

Are you in trouble? That's up to your dad. Is the computer in trouble? Probably. Some people claim to offer free stuff online – like videos, games, or ringtones – but when you download it, they secretly put harmful programs on your computer. It's called spyware. Spyware could search your computer looking for your credit card numbers or your bank account information. Or, it might copy everything you type in – even personal stuff – and send it back to a crook. And who wants that? So when you're thinking about downloading something on to the computer, talk it over with your dad first. Think about whether it might be spyware in disguise.

Visit **OnGuardOnline.gov** for more on protecting your computer from spyware.
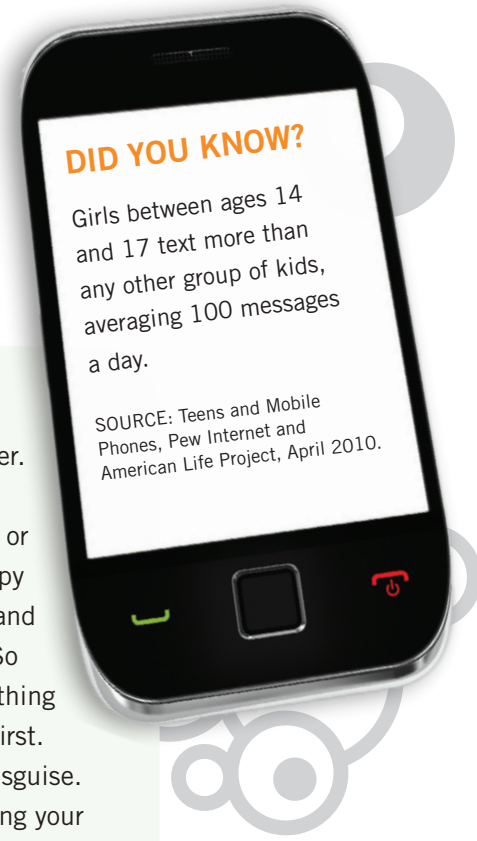
Protecting your computer

Learn about security software and how your home computer is protected.

Be cautious about opening attachments or clicking on links. They may contain viruses or spyware.

Remember that sometimes, "free" stuff – like games, ring tones, or screen savers – can hide viruses or spyware. Don't download unless you trust the source and scan it with security software.

Use peer-to-peer (P2P) file sharing services with caution. Make sure you install file-sharing software properly, and scan downloaded files with security software before you open or play them – or you could be sharing information your family expects to keep private – like financial records.

Applying yourself

Do you download apps to your phone or social network page? If you do, you might be giving the app's creator access to your personal information – maybe even info that's not related to the purpose of the app. For example, say you download an app that lets you make a drawing out of a photo, but the app's developer gets access to your entire contact list. The developers might share the information they collect with marketers or other companies.

You can try to check what information the app collects – if it tells you – and check out your own privacy settings. Both may help you figure out what information the app can access. You also can consider whether getting that app is really worth sharing the details of your life.

Meet Shock... Bill Shock

If your parents have ever met Bill Shock, you'd probably know.

Mr. Shock isn't a who – it's a what: bill shock is what happens when your family cell phone bill is much higher than it's supposed to be. Or than your parents thought it would be. For example, it can happen if your plan limits text messages to 500 a month – and you send (and get) that many in a week.

There have been news stories about parents opening cell phone bills and seeing a balance of $18,000. That's not a typo. Eighteen. Thousand. Dollars. OK, maybe that doesn't happen most of the time. But imagine having to explain a $500 cell phone bill because you went a little over on the texting.

What can you do about bill shock? Most phones or carriers have a way to track the number of messages you've sent – and the number of minutes you've used. Check your phone's manual, or the carrier's website, to find out how, and then check it! There may be a way to turn off service when you reach your monthly maximum.

? Dilemma

You're online and an ad appears for a free game. It's a game you've been wanting to buy, but you hadn't saved up enough money yet. And here it is – for free. What do you do? Click download (because that would be so easy) and start playing? Check with your parents before you click? Skip it because it's probably some kind of scam anyway?
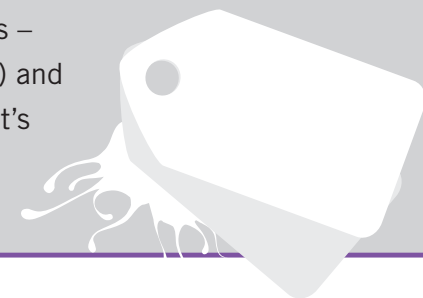
What's Your Technology Personality Type?

Take this quiz and find out.

1. The very first thing I do when I wake up is:

A. Check my sundial for the time and put a kettle of porridge on the campfire.

B. Brush my teeth and grab a good breakfast to power up for the day.

C. Log on.

2. My parents holler at me from downstairs. I:

A. Have the butler deliver a note on my behalf.

B. Yell back "Whaaa-aaat?" until I remember that's kind of rude, so I go down to see what they want.

C. Text 'em.

3. The total number of texts I send in a day is about:

A. None.

B. Somewhere between 20 and 200.

C. How many zeroes are in a zillion?

4. My favorite app is:

A. Appendix? Appalachian? Apple? Um, sorry, not following.

B. The one I just downloaded.

C. Please. I beg you. I can pick my favorite friend, my favorite food, my favorite group. But don't make me pick my favorite app.

5. When my hilarious friend gives himself a mustard mustache in the cafeteria, I:

A. Hire an artist to paint a portrait for the gallery.

B. Take a picture for a scrapbook I'm making at home.

C. Snap a pic on my cameraphone and send it to the whole class within 10 seconds.

**6. My best friend just told me she's moving to another country. The last thing I say before she leaves is:**

A. Farewell, old friend. May destiny lead our paths to cross again soon.

B. Have a safe trip and call me as soon as you can!

C. omg ttyl :'(

7. Some people at my school have been spreading lies about me online. My strategy is to:

A. Challenge them to a duel.

B. Ignore them – bullies are usually just looking for attention – and talk it over with my mom, my dad, or a teacher.

C. Dig up some dirt about them and go viral with it.
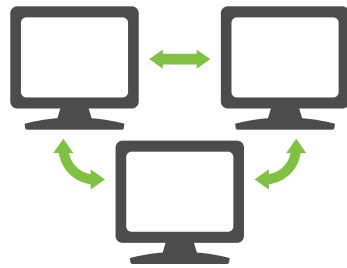
8. I got an email from a friend who's mad at me about something that happened at school. The best way to work through our disagreement is:

A. Jousting.

B. Approaching them in person so we can talk it out.

C. FLAMING THEM BACK IN ALL CAPS WITH A DOZEN !!!!!!!!!!!! AND DID I MENTION THE CRAZY OVERSIZED PURPLE FONT?

9. When I like someone, I:

A. Break out my quill and ink to compose a poem declaring my undying love.

B. Text, text, text. I need to see if he/she has said anything to anyone about me.

C. Spruce up my avatar.

10. Before I fall asleep, I:

A. Don my sleeping cap and blow out the candle on my nightstand.

B. Tuck my phone in with me – don't want to miss any late-night updates.

C. Check my email. Text a few friends. See if anyone's online. Check my email again. Oh, new texts to respond to. What time is it, again?

11. When I need to talk to my friend right away, I:

A. Walk the three miles to their house to see if they're home.

B. Call them and tell them what's up.

C. Send a bunch of text messages until they respond.

RESULTS

Mainly As – You're an Olde Timey Type. Wake up and smell the 21st century.

Mainly Bs – You're a Power User. You use technology, but it doesn't use you.

Mainly Cs – You're a Tech Victim. Dude! Back away from the touchscreen every now and then.

Go Ahead — Be Critical

"Don't be so critical."

Maybe you've heard that from time to time. But when it comes to things you read and see, it pays to think critically. Everything that's written is written by someone for a reason. Every media message you see – whether it's a news story or an ad on television – was created by someone for a purpose.

Do you believe everything you see? Probably not. But how do you decide what's true and whether to believe it? Try this:

You see a picture of an athlete in an ad. This quote is beside the picture:

"This shoe lets me run faster and jump higher. Come with me."

Do you believe him and buy the shoe? Why or why not? Would it matter if the athlete was paid to say this?

Show your eco-flag

with NBT's new line of Friendly Threads.™ Jeans and shirts made from 100% bamboo.*

The silky look and feel is just the first great thing about these threads. Bamboo fabric *is* the Next Big Thing.

It's the Friendly Thread,™ made from a renewable resource, so it doesn't hurt the environment.

NBT™

nbt.som

* 100% bamboo rayon, solvent processed

You care about the environment, and see yourself as "green." You see an ad that suggests that buying bamboo clothes makes you eco-friendly. But you know that most "bamboo" clothes are really rayon. Do you believe this ad?

When you see a message in any medium – a news article, a commercial, a story online, even your textbooks – ask yourself these three questions:

Who's responsible for the message?

What is the message actually saying?

What does it want me to do?

Once you know the answers to those three questions, you can decide if you might believe and trust the message – or whether you need to keep looking for more information.

Ad it Up

What is advertising? You see it every day – you might even be wearing an ad now. If you look for it, you can probably spot ads nearly anywhere you go:

- online (in games, on social networking sites, on web pages...)
- in your house (packaging of food, posters, logos...)
- outside (billboards, buses, people wearing logos...)
- in print (magazines, newspapers...)
- in your video games (ads on the roadside in a driving game, for example)
- on TV and radio (TV commercials – but also on TV programs)

AMAZING! Advertising is a tool to get your attention and make you interested in something – maybe a product, an idea, or an issue. Ads try to get you to do, buy, or think something – whether it's a product, idea, issue, or service. All of them are created by someone, and all of them have a purpose: to get you to do, buy, or think something.

Do you take all ads at face value? Will you automatically believe that this cereal tastes the best, or that face wash can't be beat? Probably not. Maybe your experience tells you that the cereal really does taste the best. But you'll want to think critically about the information you get in ads. You can start with three key questions. If you spot an ad, ask yourself:

Who's responsible for the ad?

What is the ad actually saying?

What does the ad want me to do?

Once you know who's behind the ad, you've deciphered what the ad is saying in words and images, and thought about what the ad wants you to do, then you can better decide for yourself what you think.

Try it out

Here's one that's taken apart, and one to take apart, or deconstruct, on your own.

1. **Who's responsible for the ad?** Look for the logo, which is the symbol representing the brand. When you find it, ask yourself what you know about the brand. Do you like it? Does it have a good reputation? In this case, Zed is responsible for this ad. It's the company that picked everything in the ad to convince you to buy its products.

2. **What is the ad actually saying?** Remember to look at more than words. Everything in an ad is a message to you: the pictures, the colors, the feel – and the words. In this ad, you could find a bunch of messages: if you wear Zed clothes, you'll be hip; you can dress well for not a lot of money; if you buy these new, stylish clothes, you won't feel guilty; if you wear these clothes; you'll be happy and have cool friends; if you buy Zed, you'll be cool like these kids. Basically, whatever you think the ad is saying to you is right.

3. **What does the ad want me to do?** Buy clothes from Zed.

There are more questions about an ad that might give you other useful information:

4. **Who do you think this ad is for?** Probably girls, maybe ages 12-20.

5. **What do you see that makes you think that?** The pictures of high school or college girls (though there are two guys, so they may sell guy's clothes, too). And the logo has a kind of flowery pattern, which might be more for girls.

Now it's your turn

Answer these questions to deconstruct this ad:

Who's responsible for this ad?

What is the ad actually saying?

What does the ad want me to do?

Who is the ad for?

What do you see that makes you think that?

DID YOU KNOW?

What you do online affects the kinds of ads you'll see. Businesses can track the sites you visit and what you search for; then, they show you related ads. If you're searching for sports scores, and visiting lots of team sites, you'll see more sports-related ads than someone who looks up, say, science fiction books. That means the ads you see on your social network page may be different than the ads your friends see.

It's All About the Technique

Advertisers don't just shove things into ads. They study what people like and then try to design an approach that will appeal to their target audience. When it comes to what goes into an ad, advertisers have a long list of techniques to choose from. They can decide whether you might like a funny ad better than a touching one, or whether it might work best to get you to see their product as the solution to something you fear (acne or body odor, for example).

Here are some of the most common techniques advertisers use to convince you to buy or do something. Look around – it won't be hard to find an ad that's an example for each.

Association: Using images (like a cartoon character or the American flag), in the hope you'll transfer your good feelings about the image to the product.

Call to action: Telling you what to do – "Buy today!" or "Vote now" – removes all doubt about next steps.

Claim: Informing you about how the product works or helps you.

Games and activities: Putting a commercial into the form of a game can be a fun way for you to get to know more about a product and spend more time with it.

Humor: Using ads that make you laugh can catch your attention and be memorable.

Hype: Using words like *amazing* and *incredible* make products seem really exciting.

Must-have: Suggesting that you must have the product to be happy, popular, or satisfied.

Fear: Using a product to solve something you worry about, like bad breath.

Prizes, sweepstakes, and gifts: Using a chance to win a prize to attract attention.

Repetition: Repeating a message or idea so you remember it.

Sales and price: Showing or announcing a discounted price can make a product look better.

Sense appeal: Using images and sounds to appeal to your senses: sight, touch, taste, etc.

Special ingredients: Promoting a special ingredient may make you think the product works better than others.

Testimonials and endorsements: Featuring someone, like a celebrity, saying how the product worked for them can be convincing.

Name that Technique
answers upside-down at bottom…

1. A movie star talks about his favorite food . . . . _____

2. An ad connects lipstick with a beautiful model . . . . _____

3. An ad for a fast-food restaurant shows a close-up of a sizzling burger . . . . _____

4. An ad asks you to go online to learn more . . . . _____

5. An ad for an exercise product promises "amazing results" . . . . _____

6. An announcer repeats a product slogan . . . . _____

1. endorsement 2. association 3. sense appeal 4. call to action 5. hype 6. repetition

Visit **ftc.gov/livinglifeonline** to print this worksheet.

Ready, Aim…

In case you didn't know it, you're a target. For advertisers, that is. A target audience is who advertisers think will buy or use their product. Advertisers create their ads to persuade the target audience to buy, think, or do something; and they put their ads where the target audience is likely to see them.

Match a product to its target audience and where it would be advertised.

Product	Target Audience	Ad Placement
New song download	Stylish moms	Outdoor magazine
Skateboard	Handy dads	Video website
Nail Polish	Little kids	Home repair tv show
Power tools	Sporty girls	Fashion Magazine
Teddy bear video game	Hip boys	Cereal box

Ask the Expert

Dear Expert,

I saw this online ad for a cool remote-control airplane that flies up to 100 feet in the air. I bought it, but it doesn't really fly. Maybe I could throw it that high, but it doesn't fly around like in the ad. What's the deal? I want my money back, but I really want to know this: isn't the ad supposed to be true since it's online? Don't people make sure of that?

"It's online – or on TV – so it must be true," right? Not so much. Yes, the law says that advertisers are supposed to make sure that what they say about their products is truthful, but some companies don't always live up to that standard. That's why if something you buy doesn't work like they said it would, visit **ftc.gov** and file a complaint with the Federal Trade Commission (FTC), the nation's consumer protection agency. If companies don't tell the truth about what their stuff can do, the FTC can go to court to try to get them to change their ways. OK, maybe it's not as exciting as some of the court shows you see on TV, but the idea is the same: The FTC makes its case. The advertiser responds. And the judge rules.

Sometimes the judge may make the advertiser give money back to the people who bought the product, but that can take a long time – and it's not a sure thing. So you're smart to contact the company and the store where you bought the plane directly. Don't be mean about it, but be firm: Tell them that you bought the plane because they said it could fly – and you want your money back because it doesn't.

When you buy something that doesn't live up to the promises in the ads, do two things: 1) contact the company that made the product and the store where you bought it; and 2) file a complaint at **ftc.gov**.

FREE RESOURCES
for Kids and Teachers!
from the Federal Trade Commission

## ADMONGO.gov ™

An online game.

At **Admongo.gov**, kids learn critical thinking skills and apply them to understanding advertising, asking three essential questions: Who's responsible for the ad? What is the ad actually saying? and What does the ad want me to do?

Find free resources for teachers at **Admongo.gov**. Get free lesson plans and bookmarks at **bulkorder.ftc.gov**.

Living Life Online

This magazine-sized guide helps kids ages 8-14 be better digital citizens. Through short articles, activities and quizzes, they'll learn to develop critical thinking skills, stay safer online, understand the ads they see around them, and think about cell phone etiquette. Order free copies at **bulkorder.ftc.gov.**
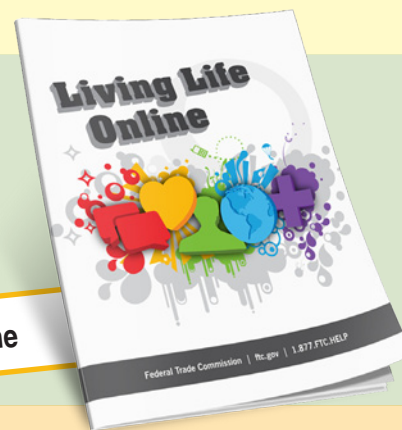
Visit **ftc.gov/livinglifeonline**

NET CETERA
Chatting with Kids About Being Online

NET CETERA
Community Outreach

HEADS UP
STOP
THINK
CLICK
OnGuard Online

As kids spend more time online, they need to know how to stay safe – and the adults in their lives need to know how to help them. These free resources can help:

Heads Up is a guide for kids themselves, helping them navigate topics from sexting to bullying. The *Community Outreach Toolkit* has everything someone might need to do a presentation to help keep kids safe online.

Find all these free resources at **OnGuardOnline.gov/NetCetera**. Or, order free copies – in English and Spanish – at **bulkorder.ftc.gov.**

YouAreHere

Meet us at the Mall.

At the virtual mall at **ftc.gov/YouAreHere**, kids can learn to be smarter consumers. By playing games, they learn how to protect their privacy, how to spot and avoid frauds and scams, how advertising affects them, and how they benefit when businesses compete.

Check out the FTC's Bulk Order Site to get hundreds of FREE resources. Visit **bulkorder.ftc.gov** to order materials in English and Spanish.