**Project VESTA Variables**

**Summary of Variables**

**RS = Realistic Spending Variable**

* Room Budgets (each room begins with listed account balance regardless of previous room spendings/final amount):
  + Bedroom: $16,000
  + Livingroom: $12,000
  + Bathroom: $8,500
  + Kitchen: $19,000
  + Dining room: $11,000
  + Garage: $9,000
* Final $ amount at the end of each room (Allow over drafting)
  + Positive or negative final amount?
  + Final amount of at least $500? (Instruct participants to save $500 for utilities and $500 for savings)

**FM = Financial Monitoring Variable**

|  |  |
| --- | --- |
| **Legitimate charges** | **Scams** |
| Correct charges and information   * no delay * with delay | **Overcharge**   * easy: +50% overcharge, no delay * difficult: +25% overcharge, with delay |
| Correct charges and information   * no delay * with delay | **Wrong item charged**   * easy: random item, no delay * difficult: other option, with delay |
| Correct charges and information   * no delay * with delay | **False charge**   * easy: random item/company, no delay * difficult: same item/similar company, during correct purchase delay |
| Correct charges and information   * no delay * with delay | **Duplicate charge**   * easy: no delay (back to back) * difficult: after delay |

**PA = Protecting Access/Information Variable**

**Contact Source:**

Individual Contact - Legit (in contacts tab) or Scam (not in contacts tab)

Organization - Legit (in contacts tab) or Scam (not in contacts tab)

**Modality:**

Text Message - Legit (from a contact) or Scam (easy: random number; hard: random number pretending to be a contact)

Email Message - Legit (from a contact’s email) or Scam (easy: random email; hard: email close to a contact)

Voicemail Message - Legit (from a contact) or Scam (easy: random number; hard: random number pretending to be a contact)

**Target Behavior:**

Click Link - choice options “Click link” and “Don’t click link”

Call Back - choice options “Call back” and “Don’t call back”

Send Money - choice options “Send money” and “Don’t send money” (State amount in message above)

Send Information - choice options “Send info” and “Don’t send info” (Sensitive Information, Casual Information)

**Summary of Variable Information:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Bedroom | Living | Bath | Kitchen | Dining | Garage |
| Item Purchases | 11 | 11 | 5 | 11 | 11 | 5 |
| FM No Purchase | 5 | 5 | 4 | 5 | 5 | 2 |
| PA (36x2= 72/6= 12 per room | 16 |  |  |  |  |  |
|  |  |  |  |  |  |  |

* PA18\_Suspicious activity, Scam, Hard, Voicemail, Individual, Information
  + Not: PA33
  + Maybe:
* PA22\_Need your support, Scam, Hard, Text, Organization, Money
  + Not: PA33
  + Maybe: PA20
* FM2\_LR\_Utilities
* FM3\_LR\_Utilities

Current Bd Total Item Count: 29

Below .5 communality (within room) – when forced into

**Detailed Variable Information (by item)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **IP (e.g., Bd1, LR1, etc.) = Item Purchases; FM = Financial Monitoring Variable** | | | |
|  | **Items** | **Response Options** | **Level** | **Correct Answer** |
|  | **BEDROOM** | | | |
|  | **Bd1 Bed**: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA Unknown – Legit – Hard** |  |  |  |
|  | **PA 32 – Legit – Hard** |  |  |  |
|  | **Bd2 End tables**: over-charged by 25% | “Accept” or “Dispute” | Overcharge Scam: difficult (with delay) | “Dispute” = 1/1 |
|  | **PA 1 – Scam – Easy** |  |  |  |
|  | **PA 26 – Scam – Hard** |  |  |  |
|  | **Bd3 Center**: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **Bd4 Desk** (and desk chair): over-charged by 50% | “Accept” or “Dispute” | Overcharge Scam: easy (no delay) | “Dispute” = 1/1 |
|  | **Bd5 Computer**: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 19 – Scam – Easy** |  |  |  |
|  | **PA 34 – Legit – Hard** |  |  |  |
|  | **Bd6 Dresser**: wrong item charge (other option) | “Accept” or “Dispute” | Wrong item scam: difficult (with delay) | “Dispute” = 1/1 |
|  | **PA 8 – Scam – Hard** |  |  |  |
|  | **PA 21 – Legit – Easy** |  |  |  |
|  | **Bd\_FM1\_Utilities**: No purchase (Utilities): correct charge and information for “Internet Connection and Modem Installation Fee, One-time charge from Crystal Clear Internet Services” for “-$500.00” (company listed as a trusted source in contacts tab) | “Accept” or “Dispute” | Legitimate transaction (occurs after 5 items are purchased and resolved; no delay) | “Accept” = 1/1 |
|  | **Bd7 TV** cabinet or TV: wrong item, charged for “Automated DVD and Blu Ray Disk Organizer purchase from Modern Electronics and More” for “-$299.95” instead of purchased items below | “Accept” or “Dispute” | Wrong item scam: easy (no delay) | “Dispute” = 1/1 |
|  | **Bd8 C1** - Corner 1: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 24 – Scam – Hard** |  |  |  |
|  | **PA 1 – Legit – Easy** |  |  |  |
|  | **Bd\_FM2** No purchase: False charge for Bd8 item but from a scam store | “Accept” or “Dispute” | False Charge Scam: difficult (during Bd8 delay) | “Dispute” = 1/1 |
|  | **Bd9 Wall 1**: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **Bd\_FM3** - No purchase: false charge for “SMART Automated Door Opening System purchase from Elle’s Electronic Eclectics” for “-$529.99” | “Accept” or “Dispute” | False Charge Scam: easy (right after Bd9 resolves) | “Dispute” = 1/1 |
|  | **Bd10 Wall 2**: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 20 – Scam – Hard** |  |  |  |
|  | **PA 33 – Legit – Easy** |  |  |  |
|  | **PA 3 – Legit – Easy** |  |  |  |
|  | **PA 25 – Legit – Easy** |  |  |  |
|  | **Bd\_FM4** - No purchase: duplicate charge for Bd10 purchased item | “Accept” or “Dispute” | Duplicate Charge Scam: difficult (after Bd10 resolves and additional delay) | “Dispute” = 1/1 |
|  | **Bd11 Corner 2**: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **Bd\_FM5** - No purchase: duplicate charge for Bd11 purchased item | “Accept” or “Dispute” | Duplicate Charge Scam: easy (right after Bd11 resolves; no delay) | “Dispute” = 1/1 |
|  | **PA 18 – Scam – Hard** |  |  |  |
|  | **PA 22 – Scam – Hard** |  |  |  |
|  |  |  |  |  |
|  | **LIVING ROOM** | | | |
|  | **LR1 Sofa:** correct charge and information | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 5 – Scam – Easy** |  |  |  |
|  | **PA 17 – Scam – Easy** |  |  |  |
|  | **LR2 chair**: over-charged by 25% | “Accept” or “Dispute” | Overcharge Scam: difficult (with delay) | “Dispute” = 1/1 |
|  | **PA 12 – Legit – Hard** |  |  |  |
|  | **PA 16 – Legit – Hard** |  |  |  |
|  | **LR3 Loveseat**: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **LR4 Center**: over-charged by 50% | “Accept” or “Dispute” | Overcharge Scam: easy (no delay) | “Dispute” = 1/1 |
|  | **LR5 Cabinet**: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 8 – Legit – Hard** |  |  |  |
|  | **PA 4 – Legit – Hard** |  |  |  |
|  | **LR6 End tables**: wrong item charge (other option) | “Accept” or “Dispute” | Wrong item scam: difficult (with delay) | “Dispute” = 1/1 |
|  | **PA 31 – Scam – Easy** |  |  |  |
|  | **PA 27 – Scam – Easy** |  |  |  |
|  | **LR7 Corner 1**: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **LR8 Corner 2**: wrong item, charged for “Automatic Cat Litter Box purchase from Jia Hui’s Furniture Depot” for “-$699.99” instead of purchased items below | “Accept” or “Dispute” | Wrong item scam: easy (no delay) | “Dispute” = 1/1 |
|  | **LR9 TV/Stand**: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 7 – Legit – Easy** |  |  |  |
|  | **PA 13 – Legit – Easy** |  |  |  |
|  | **LR\_FM6** - No purchase: false charge for LR9 TV stand item from a scam store | “Accept” or “Dispute” | False Charge Scam: difficult (during LR9 delay) | “Dispute” = 1/1 |
|  | **LR10 Wall 1**: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **LR\_FM7:** No purchase: false charge for “Bear Statue purchase from Don’s Pawn Shop” for “$899.99” | “Accept” or “Dispute” | False Charge Scam: easy (right after LR10 resolves) | “Dispute” = 1/1 |
|  | **LR11 Corner 3**: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 9 – Legit – Easy** |  |  |  |
|  | **PA 6 – Scam – Hard** |  |  |  |
|  | **PA 6 – Legit – Hard** |  |  |  |
|  | **LR\_FM8**: No purchase: duplicate charge for LR11 Corner 3 purchased item | “Accept” or “Dispute” | Duplicate Charge Scam: difficult (after LR11 resolves and additional message) | “Dispute” = 1/1 |
|  | **LR\_FM9\_Utilities**: No purchase (Utilities): correct charge and information  “Home Owners’ Insurance, Yearly Service charge from Johnson & Carter Home Insurance Company” for “-$500.00” (company listed as a trusted source in contacts tab) | “Accept” or “Dispute” | Legitimate transaction (occurs after 5 items are purchased and resolved; no delay) | “Accept” = 1/1 |
|  | **LR\_FM10\_Utilities\_DC**: No purchase: duplicate charge for “Home Owners’ Insurance, Yearly Service charge from Johnson & Carter Home Insurance Company” for “-$500.00” | “Accept” or “Dispute” | Duplicate Charge Scam: easy (right after Utilities; no delay) | “Dispute” = 1/1 |
|  | **BATHROOM** | | | |
|  | **Ba1 Bath**/Shower: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 11 – Scam – Easy** |  |  |  |
|  | **PA 2 – Legit – Hard** |  |  |  |
|  | **Ba2 Toilet** (and accessories): over-charged by 25% | “Accept” or “Dispute” | Overcharge Scam: difficult (with delay) | “Dispute” = 1/1 |
|  | **PA 9 – Scam – Easy** |  |  |  |
|  | **PA 31 – Legit – Easy** |  |  |  |
|  | **Ba\_FM11\_Utilities**: No purchase (Utilities): correct charge and information for “Home Water Connection and Set-up Services Fee, One-time charge from County Water Services” for “-$500.00” (company listed as a trusted source in contacts tab) | “Accept” or “Dispute” | Legitimate transaction (occurs after 2 items are purchased and resolved; no delay) | “Accept” = 1/1 |
|  | **Ba3 Cabinet**: wrong item, charged for “Go-Kart purchase from Furniture and Other Oddities by Matilda Maes” for “-$699.99” instead of purchased items below | “Accept” or “Dispute” | Wrong item scam: easy (no delay) | “Dispute” = 1/1 |
|  | **Ba4 Sink**/counters/mirror: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 25 – Scam – Easy** |  |  |  |
|  | **PA 15 – Legit – Easy** |  |  |  |
|  | **Ba\_FM12:** No purchase: False charge for Ba4 item but from a scam store | “Accept” or “Dispute” | False Charge Scam: difficult (during Ba4 delay) | “Dispute” = 1/1 |
|  | **Ba5 Rug**/towels: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **Ba\_FM13:** No purchase: duplicate charge for Ba5 purchased item | “Accept” or “Dispute” | Duplicate Charge Scam: easy (right after Ba5 resolves; no delay) | “Dispute” = 1/1 |
|  | **Ba\_FM14\_Utilities:** No purchase (Utilities): correct charge and information for “Home Security Set-up Service Fee, One-time charge from Local Security Experts” for “-$500.00” (company listed as a trusted source in contacts tab) | “Accept” or “Dispute” | Legitimate transaction (occurs after 2 items are purchased and resolved; no delay) | “Accept” = 1/1 |
|  |  |  |  |  |
|  | **KITCHEN** | | | |
|  | K1 Cabinets/Counters: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 5 – Legit – Easy** |  |  |  |
|  | **PA 23 – Legit – Easy** |  |  |  |
|  | **K2 Fridge**: over-charged by 25% | “Accept” or “Dispute” | Overcharge Scam: difficult (with delay) | “Dispute” = 1/1 |
|  | **PA 34 – Scam – Hard** |  |  |  |
|  | **PA 23 – Scam – Easy** |  |  |  |
|  | **K3 Dishwasher**: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **K4 Stove/oven**: over-charged by 50% | “Accept” or “Dispute” | Overcharge Scam: easy (no delay) | “Dispute” = 1/1 |
|  | **K5 Sink**: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 14 – Scam – Hard** |  |  |  |
|  | **PA 29 – Scam – Easy** |  |  |  |
|  | **K6 Island**: wrong item charge (other option) | “Accept” or “Dispute” | Wrong item scam: difficult (with delay) | “Dispute” = 1/1 |
|  | **PA 36 – Scam – Hard** |  |  |  |
|  | **PA 7 – Scam – Easy** |  |  |  |
|  | **K7 Appliance 1**: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **K8 Appliance 2**: wrong item, charged for “Heated Swimming Pool purchase from Jia Hui’s Furniture Depot” for “-$3,225.99” instead of purchased items below | “Accept” or “Dispute” | Wrong item scam: easy (no delay) | “Dispute” = 1/1 |
|  | **K9 Cabinet**: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 30 – Scam – Hard** |  |  |  |
|  | **PA 16 – Scam – Hard** |  |  |  |
|  | **K\_FM15** No purchase: False charge for K9 item but from a scam store | “Accept” or “Dispute” | False Charge Scam: difficult (during K9 delay) | “Dispute” = 1/1 |
|  | **K10 Wall 1:** correct charge and information | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **K\_FM16** No purchase: false charge for “Extra Large Trampoline purchase from Tina’s Toys for Tiny Tots” for “-$479.00” | “Accept” or “Dispute” | False Charge Scam: easy (right after K10 resolves) | “Dispute” = 1/1 |
|  | **K\_FM17** No purchase (Utilities): correct charge and information for “Home Gas and Heating Installation Fee, One-time charge from Jorge’s Gas and Services” for “-$500.00” (company listed as a trusted source in contacts tab) | “Accept” or “Dispute” | Legitimate transaction (occurs after 5 items are purchased and resolved; with delay) | “Accept” = 1/1 |
|  | **K\_FM18** No purchase: duplicate charge for “Home Gas and Heating Installation Fee, One-time charge from Jorge’s Gas and Services” for “-$500.00” | “Accept” or “Dispute” | Duplicate Charge Scam: difficult (after Utilities resolves and additional delay) | “Dispute” = 1/1 |
|  | **K11 Corner 1:** correct charge and information | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **K\_FM19** No purchase: duplicate charge for K11 purchased item | “Accept” or “Dispute” | Duplicate Charge Scam: easy (right after K11 resolves; no delay) | “Dispute” = 1/1 |
|  |  |  |  |  |
|  | **DINING ROOM** | | | |
|  | **PA 18 – Legit – Hard** |  |  |  |
|  | **PA 33 – Scam – Easy** |  |  |  |
|  | **D1 Dining Table**:correct charge and information | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 11 – Legit – Easy** |  |  |  |
|  | **PA 4 – Scam – Hard** |  |  |  |
|  | **D2 Dining Chairs**: over-charged by 25% | “Accept” or “Dispute” | Overcharge Scam: difficult (with delay) | “Dispute” = 1/1 |
|  | **D3 Rug**: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **D4 Corner 1**: over-charged by 50% | “Accept” or “Dispute” | Overcharge Scam: easy (no delay) | “Dispute” = 1/1 |
|  | **PA 14 – Legit – Hard** |  |  |  |
|  | **PA 10 – Scam – Hard** |  |  |  |
|  | **D5 Corner 3**: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 12 – Scam – Hard** |  |  |  |
|  | **PA 26 – Legit – Hard** |  |  |  |
|  | **D6 Corner 2**: wrong item charge (other option) | “Accept” or “Dispute” | Wrong item scam: difficult (with delay) | “Dispute” = 1/1 |
|  | **D7 Corner 4**: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **D8 Wall 1**: wrong item, charged for “Inflatable Bouncy Castle in Princess Pink purchase from The Furniture Spot” for “$425.95” instead of purchased items below | “Accept” or “Dispute” | Wrong item scam: easy (no delay) | “Dispute” = 1/1 |
|  | **PA 27 – Legit – Easy** |  |  |  |
|  | **PA 2 – Scam - Hard** |  |  |  |
|  | **D9 Wall 2**: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **D\_FM20:** No purchase: False charge for D9 Wall 2 item but from a scam store | “Accept” or “Dispute” | False Charge Scam: difficult (during D9 delay) | “Dispute” = 1/1 |
|  | **PA 3 – Scam – Easy** |  |  |  |
|  | **PA 32 – Scam – Hard** |  |  |  |
|  | **D\_FM21\_Utilities:** No purchase (Utilities): correct charge and information for “Home Energy Set-up Service Fee, One-time charge from Renewable Energy Resources” for “-$500.00” (company listed as a trusted source in contacts tab) | “Accept” or “Dispute” | Legitimate transaction (occurs after 5 items are purchased and resolved; no delay) | “Accept” = 1/1 |
|  | **D\_FM22:** No purchase: false charge for “Monthly Lawn Flamingo Shipment charge from Patios 4 U” for “-$500.00” | “Accept” or “Dispute” | False Charge Scam: easy (right after Utilities resolves) | “Dispute” = 1/1 |
|  | **D10 Wall 3**:correct charge and information | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **D\_FM23**: No purchase: duplicate charge for D10 Wall 3 purchased item | “Accept” or “Dispute” | Duplicate Charge Scam: difficult (after D10 resolves) | “Dispute” = 1/1 |
|  | **D11 Wall 4**: correct charge and information | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **D\_FM24:** No purchase: duplicate charge for D11 Wall 4 purchased item | “Accept” or “Dispute” | Duplicate Charge Scam: easy (right after D11 resolves; no delay) | “Dispute” = 1/1 |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  | **GARAGE** | | | |
|  | **Ga1 Washer/dryer:** over-charged by 50%   * “Discount Washer and Dryer purchase from Central Outlet Furniture” | “Accept” or “Dispute” | Overcharge Scam: easy (no delay) | “Dispute” = 1/1 |
|  | **PA 10 – Legit – Hard** |  |  |  |
|  | **PA 35 – Legit – Easy** |  |  |  |
|  | **Ga2 Corner 1:** correct charge and information | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 29 – Legit – Easy** |  |  |  |
|  | **PA 24 – Legit – Hard** |  |  |  |
|  | **Ga3 Cabinet:** wrong item charge (other option) | “Accept” or “Dispute” | Wrong item scam: difficult (with delay) | “Dispute” = 1/1 |
|  | **G\_FM25** No purchase: false charge for “Deluxe Satellite TV Antenna purchase from Dean’s Connection Services” for “-$2,499.99” | “Accept” or “Dispute” | False Charge Scam: easy (right after Ga5 resolves) | “Dispute” = 1/1 |
|  | **Ga4 Corner 2:** correct charge and information | “Accept” or “Dispute” | Legitimate transaction (no delay) | “Accept” = 1/1 |
|  | **PA 15 – Scam – Easy** |  |  |  |
|  | **PA 22 – Legit – Hard** |  |  |  |
|  | **Ga5 Corner 3:** correct charge and information | “Accept” or “Dispute” | Legitimate transaction (with delay) | “Accept” = 1/1 |
|  | **PA 17 – Legit – Easy** |  |  |  |
|  | **PA 35 – Scam – Easy** |  |  |  |
|  | **G\_FM26** No purchase: duplicate charge for Ga5 Corner 3 purchased item | “Accept” or “Dispute” | Duplicate Charge Scam: difficult (after Ga5 resolves and additional delay) | “Dispute” = 1/1 |
|  | (40 delays) |  |  | **Total Score: \_\_\_ / 145** |

**PA = Protecting Access/Information Variable**

| **#** | **Contact Source**  **(I, O)** | **Message Modality**  **(T, E, V)** | **Target Behavior**  **(L/C, M, I)** | **Scam Difficulty**  **(E, H)** | **Database Code** | **Illegitimate/Scams** | **Database Code** | **Legitimate Messages** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1 | Individual | Text | Link | Easy | 1Bd2E0 | From: Unknown number  WOW! Look at this funny picture that someone posted of you. Click this link to see it! | 1Bd8E1 | From: Jake (555-555-6018)  Hey, click this link to see the photos I uploaded from our trip last week. |
| 2 | Individual | Text | Link | Hard | 2D9E2 | From: Unknown number  Hello! This is your neighbor, Vivian. I’m having trouble accessing this link on my new phone. Can you click it to see if it works for you? | 3Ba1E1 - Maybe “News Story” | From: Taylor (555-555-9630)  I was reading this new article for work, but I thought it might interest you. Link below. |
| 3 | Individual | Text | Money | Easy | 5D10E0 | From: Unknown number  Hey, dont forget to send that cash by the end of today, info below. | 1Bd7E0/School Drive Cookies; easy; Legit) | From: Jayden Johnson (555-555-3831)  Thank you for agreeing to donate to the Autumn Falls’ seasonal donation drive! Please send your donation money at your earliest convenience. |
| 4 | Individual | Text | Money | Hard | 5D2E1 | From: Unknown number  It’s your friend, Ravi. I got a new phone! Also, I accidentally overpaid you for dinner last week. Could you send the money to the account listed below? | 2LR5E1 | From: Ravi Patel (555-555-7175)  It was great seeing you at the concert this week! Darren paid for our parking and I know it was expensive, so I was thinking we should chip in. Can you send me some money, so I can give it to him when I see him tomorrow? |
| 5 | Individual | Text | Information | Easy | 2LR1E0 | From: Unknown Number  filling out form for school, what is your social security number? | “Need Wifi Password” | From: Taylor (555-555-9630)  I’m having to reconnect our smart TV to the internet. What’s our wifi password again? |
| 6 | Individual | Text | Information | Hard | 2LR11E2 | From: Unknown Number  “Hey, this is your cousin, Anthony! My daughter and I are at the park (texting you from my daughter’s phone) and I saw a cute dog. I was trying to remember, what was the name of your family’s dog when we were growing up?” | 2LR11E3 | From: Marcus (555-555-5069)  Hey! Do you remember that band we saw with Dad before he passed? I remember they were his favorite. Do you remember the name of that band? |
| 7 | Individual | Email | Link | Easy | 4K6E1 | From: jdus6j4nf8skn@politicnowz.com  Subject: Crazy news!  Crazy local news! Click the link below to hear what the Mayor had to say! | 2LR9E0 | From: rpatel67@gmail.com  Subject: Trip photo  Check out this funny post I made about our trip last month!  ~Ravi |
| 8 | Individual | Email | Link | Hard | 1Bd6E0 | From: taytertots63@gmaill.com  Subject: New Law  Hello, dear!  I was wondering if you had seen this change in local laws. Sounds pretty interesting. Click the link to find out more.  Taylor | 2LR5E0 | From: erickaintyler96@outlook.com  Subject: Fun new series  I think that you might like this new show! I attached a link to the trailer.  Ericka |
| 9 | Individual | Email | Money | Easy | 3Ba2E0 | From: childreninneed@church6358423.com  Subject: Payment Needed  We are in need of your payment for the local food drive. Please send us your payment. | 2LR11E1 | From: antwilliams838@aol.com  Subject: Movie next week!  I got us tickets for that new movie on opening night! When you get a chance, can you send me money for your half? Can’t wait!  ~Anthony |
| 10 | Individual | Email | Money | Hard | 5D5E1 | From: mauricinio1949@msn.com  Subject: Need your payment!  Hello,  I almost forgot to send the request for your payment on the upcoming business event. Could you go ahead and send that payment over so I can finalize things?  Thank you,  Maurice | 6Ga3E0 | From:  jakeolantern8668@yahoo.com  Subject: Photo album?  Hey! I’m thinking about making Ericka a photo album from our trip last week. I’ve attached some of my ideas to this email. Can you send me some money so I can make it?  Jake |
| 11 | Individual | Email | Information | Easy | 3Ba1E0 | From: mrdavidanderson@localniehborhood.com  Subject: information needed  Hi. Please send bank account information so I can pay you that money I owe you. Sorry for delay! | 5D2E0 | From: mechmarc42@hotmail.com  Subject: site info  I cannot figure out the login information for our family streaming site. Can you send me the login information?  Marcus |
| 12 | Individual | Email | Information | Hard | 5D6E0 | From: jaydenjohnston121180@aol.com  Subject: Directory Information  Hello!  I’m working on our Autumn Falls Religious Community directory. Can you send me your address and contact information?  Thank you!  Jayden | 2LR2E0 | From: maurisimo48@msn.com  Subject: Show Info  I cannot find the email you sent me about the catering company we booked for the business lunch next week. Can you send me the payment information again?  Thanks,  Maurice |
| 13 | Individual | Voicemail | Call back | Easy | Only n=2 | From: Unknown Number  “We are in need of your responses for this recent local survey. Please call back and give us your responses” | 2LR9E1 | From: Vivian Choi (555-555-8251)  “Hello! This is your neighbor, Vivian. I’m thinking about getting someone to mow my lawn for me, now that I’m having knee trouble, and I was wondering if you had any recommendations. Could you call me back when you get a chance? Thank you!” |
| 14 | Individual | Voicemail | Call back | Hard | 4K5E0 | From: Unknown Number  “Hey, this is your daughter, Ericka. I lost my phone and there’s something important I need to talk to you about. Please call me back at this number as soon as you get this.” | 5D5E0 | From: Ericka (555-555-2503)  “It’s Erica. I’m at the store and they’re having a sale on toasters. I remember you saying you needed a new toaster, so I thought I’d get one for you. Do you have a preference on what kind? Call me back!” |
| 15 | Individual | Voicemail | Money | Easy | 6Ga5E0 | From: Unknown Number  “You still owe me that money, remember? Please call me back today so I can get that from you!” | 3Ba4E1 | From: Anthony Williams (555-555-6101)  “Hi, it’s your cousin, Anthony! I’m at the gym and I went ahead and signed us both up for that class we were talking about taking. I’m going to pay for it now, so can you send me money for your part later today?” |
| 16 | Individual | Voicemail | Money | Hard | 4K9E1 | From: Unknown Number  “This is your son, Jake! Please help! My phone died and I’m stuck at a train station and need some money to get back home! Can you please send me some money to this bank account?” | 2LR2E1 (Fundraiser Cookies; Hard; Legit) | From: Jayden Johnson (555-555-3831)  “Hello, this is Jayden! I received your order for the platter of cookies from the Autumn Falls’ donation bake sale. Please send your payment over for the cookies when you get this message. Thanks, talk to you soon!” |
| 17 | Individual | Voicemail | Information | Easy | 2LR1E1 | From: Unknown Number  “Hi! I was just thinking about you the other day. What were your parents’ names again? Anyway, call me when you get the chance.” | 6Ga5E2 | From: Maurice Romero (555-555-1938)  “Hello, it’s Maurice from work. I’m calling because I’m filling out paperwork for work and I need your help with some of the information. What’s our company’s tax ID number again? Let me know sometime today if you can, because I need to get this submitted by tomorrow. Thank you!” |
| 18 | Individual | Voicemail | Information | Hard | Bd11E1 + 3Ba2E3 | From: Unknown Number  “Hi, it’s your brother, Marcus. I’m calling from the bank and they’re telling me that there’s suspicious activity on our family account. Could you send me the account information and password so I can verify this for myself?” | 5D1E0 | From: Vivian Choi (555-555-8251)  “Hello, this is Vivian. Can you remind me what your new garage code is again? I’m on my way to water your plants now!” |
| 19 | Organization | Text | Link | Easy | 1Bd5E0 (Amazing Prizes!; Easy; Scam) | From: Unknown number  Did someone say PRIZES?! Yes! At GYM USA, you could win AMAZING prizes by joining our SUMMER BUCKET LIST. Just click the link below to JOIN NOW! |  | From: Cups4Pups (555-555-3378)  Hello, Donors! We want to thank you for all that we are able to do with your help! Please click the link below for information about our next donation drive event. |
| 20 | Organization | Text | Link | Hard | 1Bd10E0 | From: Unknown number  This is your pharmacy, Waldorf Pharmacy. Please click the link below to confirm your next prescription refill. |  | From: Southbrick Medical (555-555-6619)  This is a reminder of your appointment scheduled with us for next Thursday. Please click the link below to confirm your appointment. |
| 21 | Organization | Text | Money | Easy | 2LR11E0 | From: Unknown number  HELP NEEDED! Millions of children are starving right here in our own country! Send money now to help end their suffering! | 1Bd6E1 | From: Freedom2Vote (555-555-6350)  Election season is on its way! Please donate money now to help support our party during this year’s elections. |
| 22 | Organization | Text | Money | Hard | “need your support” | From: Unknown number  Hi, I’m Daniel. I’m with Freedom2Vote, and I’m here to tell you that we need your help now more than ever. Please donate money now to enact change today! | 6Ga5E1 | From: Autumn Falls Religious Community (555-555-5899)  Good afternoon! The yearly donation drive for our youth group is about to end. Please consider donating this year to help sponsor our youth group retreat! Thank you! |
| 23 | Organization | Text | Information | Easy | 4K2E1y | From: Unknown number  THERE HAS BEEN A BAD CHARGE ON YOUR ACCOUNT. TEXT BACK YOUR BANK ACCOUNT INFORMATION TO FIX THE ISSUES. | 4K1E1 | From: Hoffman & Aziz Dental Associates (555-555-4810)  Please confirm your insurance information with us for your upcoming appointment. |
| 24 | Organization | Text | Information | Hard | 1Bd8E0 | From: Unknown number  Hello. This is Selena from Southeastern Capital Bank. I have noticed a lot of unusual activity on your account lately. Are you traveling? Could you tell me where you are and how long you will be there? I want to make sure I can protect your assets. | 6Ga2E1 | From: Freedom2Vote (555-555-6350)  Thank you for volunteering to help us register people to vote! Please send us the zip code associated with your voter registration, so we can assign you to a location within your precinct. |
| 25 | Organization | Email | Link | Easy | 3Ba4E0 | From: ted@solutions4u.net  Subject: Great deals!  Hey, great deals on tennis rackets if you click here. Happy shopping! | 1Bd7E1 and 1Bd10E3 | From: info@afrccommunication.com  Subject: Monthly Newsletter!  Good morning!  We have some exciting events hosted by our youth group coming up! Please click the link below to see our monthly newsletter for more information on upcoming events and services.  Autumn Falls Religious Community |
| 26 | Organization | Email | Link | Hard | 1Bd2E1 | From: info@nadentalassociate.com  Subject: Your Billing Statement  Good afternoon,  Thank you for visiting our office! Please click the link below to see the billing statement from your recent visit.  Thank you,  Hoffman and Aziz Dental Associates | 5D6E1 | From: services@rrlinsurance.com  Subject: Customer Account Portal  Valued RR Ling Health Insurance Customers,  To better serve you, we have set up a new online customer portal so that you can monitor your insurance plan, make payments, and browse in-network doctors all in one easy-to-access location. Please click on the link below to set up your customer portal account.  Thank you,  RR Ling Health Insurance |
| 27 | Organization | Email | Money | Easy | 2LR6E1 | From: roofing@roofsrus.com  Subject: Roof repair balance  We recently repaired your roof from the recent storm. You may not have seen our team but we worked on your roof. There is an outstanding balance that must be paid by the end of the day. Please send money to pay for your balance or there will be added interest to your outstanding balance. | 5D9E0 | From: healthservices@sbmedical.com  Subject: Balance on your account  Hello,  The bill for your recent appointment was applied to your deductible by your insurance company. You are therefore responsible for the payment of your remaining account balance. Please send in your payment through our secure portal at your earliest opportunity to satisfy the outstanding balance on your account.  Southbrick Medical Team |
| 28 | Organization | Email | Money | Hard |  | From: info@rbaccountants.com  Subject: Taxes Owed  Hello,  This email is to inform you that your tax return was recently determined to be in the negative. You therefore owe an additional balance on your taxes. It is important for you to send money to pay this balance immediately or this deficiency will be filed with the IRS.  Thank you,  Ruiz and Brooks Accounting Services |  | From: info@hadentalassociates.com  Subject: Billing Statement  Dear client,  The bill for your recent dental x-ray service is now available to pay. Please send in your payment through our secure portal promptly to avoid this charge being considered an outstanding balance on your account.  Hoffman & Aziz Dental Associates |
| 29 | Organization | Email | Information | Easy | 4K5E1 | From: jon@neighborhoodloansforall.com  Subject: Loan Reference Needed  Hey, this is John from Neighborhood Loans. I believe hearing somebody else edify you is more impactful than you speaking highly of yourself. This is why we ask for references 3 times during the transaction process on behalf of the agent representing the buyer. Please send us your contact information and the contact information for your personal reference. | 6Ga2E0 | From: support@secapitalbank.com  Subject: Contact Information  Your last bank statement was returned to sender. Please send us your new address to our secure email, so we can update your account in our system and resend your bank statement.  Southeastern Capital Bank |
| 30 | Organization | Email | Information | Hard | 4K9E0 | From: healthservices@soubrimedical.com  Subject: Your Patient Account Refund  Hello,  Our office accidentally overcharged you at your last visit. Please send us your bank account information so that we can refund you the credit in your account.  Thank you,  Southbrick Medical |  | From: info@rbaccountingservices.com  Subject: Information Needed  Valued Customer,  Thank you for choosing our firm to help with your tax filing needs. Please send us your employer information and W-2 form to our secure email at your earliest convenience, so that we can get that information filed for you.  Ruiz and Brooks Accounting Services |
| 31 | Organization | Voicemail | Call back | Easy | 2LR6E0 | From: Unknown number  “Your car’s extended warranty is expiring soon, and you will not have a chance to extend this beyond the termination date. Please call back and give our team the needed information to extend your warranty.” | 3Ba2E1 | From: Waldorf Pharmacy (555-555-8890)  “Hello, this is Chan-Tam at Waldorf Pharmacy, North location. We received a prescription order from your doctor’s office, but our records show our South location listed as your preferred pharmacy. Please give us a call back to confirm which location you would like your prescription filled at. Thank you.” |
| 32 | Organization | Voicemail | Call back | Hard | 5D10E1 | From: Unknown number  “Hi, I’m calling from Cups4Pups with some amazing news! We were recently contacted by the Mayor’s office because the city is holding a celebration event for certain charity’s top donors, and our charity was invited to attend. We would love to honor you at this event as one of our celebrated donors. Please call me back as soon as you can so we can make arrangements for you to attend this prestigious event hosted by the Mayor!” | 1Bd1E1 | From: Southeastern Capital Bank (555-555-9477)  “Hello, this is Felisha from Southeastern Capital Bank. A pending purchase on your account got flagged for potential fraudulent activity. We’ve denied the charge for now, but please call us back to confirm your recent transactions with us. Thank you.” |
| 33 | Organization | Voicemail | Money | Easy | 5D1E1 | From: Unknown number  “A recent home modification that you added was not under city code. A permit is required by the homeowner to make such adjustments. This has been reported to us by a neighbor and therefore a fine has been issued to your home. Please note that it is urgent that you pay this fine now.” | 1Bd7E0 (Donation Drive; easy; Legit) | From: Cups4Pups (555-555-3378)  “Hello, Donors! It’s time for the Cups4Pups yearly holiday donation drive! Please consider sending us a donation this year to help local children in need. We truly appreciate your help in everything we do. Thank you.” |
| 34 | Organization | Voicemail | Money | Hard | 4K2E0 | From: Unknown number  “Hi, I’m calling because I wasn’t sure if you had heard, but one of our members recently reached out to the Autumn Falls Religious Community because their daughter had fallen ill and was diagnosed with cancer. So, I’m heading a donation drive so we can help this poor girl. I know you’ve been such a help to our community in the past, so please call me back as soon as you can to donate money to help this family in need.” | 1Bd5E1 | From: Waldorf Pharmacy (555-555-8890)  “Hello, this is Janelle at Waldorf Pharmacy, South location. We received a prescription order from your doctor, but we are not able to fill your prescription until the previous balance in your account has been paid. Please pay your outstanding balance as soon as possible, so we can fill your prescription order. Thank you.” |
| 35 | Organization | Voicemail | Information | Easy | 6Ga5E3 | From: Unknown number “Hello, this is Randall with Automania Dealership. We found that your car has a potential recall depending on the production date of your vehicle. When convenient, could you send us your vehicle’s VIN number to ensure that you do not qualify for a needed recall. Thank you and have a great day.” | 6Ga3E1 (easy) | From: Ruiz and Brooks Accounting Services (555-555-6861)  “Hello, this Darshan with Ruiz and Brooks Accounting Services. I’m working to finalize your account with us, so we’ll be all set for tax season. To finalize your account, I’ll need your Social Security Number (SSN). Please get us this information at your earliest convenience. Thank you.” |
| 36 | Organization | Voicemail | Information | Hard | 4K6E0 | From: Unknown number  “Hello, this is Juan from your health insurance company, RR Ling Health. You have not verified your Social Security Number with us. You will need to verify your Social Security Number right away or else we will not be able to cover any future services or medications. Call us with your Social Security Number as soon as possible.” |  | From: RR Ling Health Insurance (555-555-5718)  “Hello, this is Tania, an insurance agent with RR Ling Health Insurance. In order to approve primary care services, we will need to have your primary care physician listed in your account ahead of time. Please give us a call with your primary care information so we can approve future services.” |

Bedroom:

1. PA35 Legit
2. PA32 Legit?
3. PA35 Scam?