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3-F3

### **Activity 1\_Asyncronous**

1. Hackers break into databases of financial and retail institutions to steal customer information and then use it to commit identity theft—opening new accounts and charging purchases to unsuspecting victims.

- Hackers breaking into financial or retail databases to steal customer information and use it for fraudulent accounts or purchases is a form of identity theft caused by a data breach. This kind of cybercrime exploits weak security systems and can severely harm victims' finances, privacy, and trust in digital services.

2. Students around the world have been caught downloading material from the web and plagiarizing content for their term papers.

- Students downloading material from the internet and presenting it as their own work is plagiarism, which violates academic integrity. Beyond breaking school rules, it also prevents genuine learning, since education is meant to develop original thinking rather than simple copying.

3. Websites plant cookies or spyware on visitors' hard drives to track their online purchases and activities.

- Websites placing cookies or spyware on users' devices to track activities and purchases raises concerns about privacy and consent. While some tracking is used for convenience or marketing, hidden or excessive monitoring can become an invasion of personal digital space and ethical misuse of technology.