

DavinaP contributed 76 messages, during 65 minutes.

2008.06.02 16:54:47 Login

Room: **DavinaP_Ofc**

DavinaP joined the room.

DavinaP left the room.

Room: Cyber3_Grp

DavinaP joined the room.

DavinaP: Hello all

MinorM: Hello Davina

RebeccaA joined the room.

DarcyH: Hello

RebeccaA: Howdy.

KishlaH: hi

SusieBu joined the room.

RebeccaA: I guess I am in the correct spot.

DavinaP: will wait until the hour--then will begin--first Bj will share some do's and do nots

MinorM: If granny found it then you know you are right

DavinaP: I say hello to my class from dallas Texas! so howdy as someone stated fits right it

MinorM: are you really in texas

DavinaP: yes at a CISSE conference

SusieBu: Hey, that's pretty cool!

JesusG joined the room.

RebeccaA left the room.

BJB2 joined the room.

DavinaP: hello BJ

RebeccaA joined the room.

ClintonH joined the room.

MinorM: Can we have another class on line? You know that I need the practice :) Jesus is in here too

BJB: |** ANNOUNCEMENT: Cyber3 is starting in the group room. To participate type /join **DavinaP** **|

JeffC joined the room.

ClintonH: yes lord

BJB2 waves hi to everyone!

DarcyH: I think that is a great idea Mary, I really like the online class setting

KishlaH: same here

BJB2: before we begin, may I give you some guidelines for this discussion?

KishlaH: sure

ClintonH: hey jesus

RebeccaA: I'm luxuriating with some tea at starbucks on swinging 14th street..

MinorM: BJB says type in what?

JesusG left the room (signed off).

DavinaP: please go ahead BJ

JesusG joined the room.

BJB2: first, go to the Actions menu in the top right of your chat and select DETACH

StevenK joined the room.

EricP joined the room.

RebeccaA: and then?

BJB2: you all are in the right room now...and don't have to type anything

RebeccaA: Thank you!

BJB2: there are a lot of people in this room....

EricP: Thanks, BJB2

StevenK: Thank you and hello.

Arethias joined the room.

BJB2: if you all talk at once, this discussion will be chaos

BJB2: so I'm going to ask that you follow the discussion leader's prompts...and when asked for comments to give them

BJB2: if you have any personal comments to make to buddies, please use the private chat

RebeccaA left the room.

BJB2: Davina asked me to give you a quick overview of Tapped In....

DionneGst3 joined the room.

TonyaW joined the room.

StevenK left the room.

BJB2: this community is for educators and provides a place for you to collaborate with your colleagues...

RebeccaA joined the room.

TimL joined the room.

StevenK joined the room.

TimL: hello everybody

BJB2: you can also have a private office, join and create special interest groups, participate in prof dev events, and bring K-12 students to the safe and secure K-12 Student classroom

BJB2: I think we have everyone here, Davina. Ready to start?

WilliamNT joined the room.

BJB2: good job, everyone, in finding the room, btw...

TimL: thx

DavinaP: yes

WilliamNT: So what are we suppose to do now?

BJB2: a reminder to those of you who just joined us to go to Actions in the top right of the chat and select detach

BJB2: then listen to Davina, William ;-)

DavinaP: any questions before we begin?

ClintonH: howdy

BJB2: we normally start Tapped In discussions with introductions. Would you like to do that, Davina?

SherriMi joined the room.

BJB2: welcome, Sherri

SherriMi: hello

BJB2 . o O (waiting for Davina to start us off)

DavinaP: Yes--please each person share who you are and where you are from school/state etc... and your interest in C3

RebeccaA left the room.

EricP: Eric Postman, from Gloucester County, VA. I'm exploring TI.

BJB2: I teach remedial communication and am located in south central Pennsylvania.

JesusG: Al Garcia, Stafford, VA HS Teacher & working on Phd pgm at George Mason

SherriMi: Sherri from Gloucester County, VA. I'm exploring too

TimL: **TimL** md, shepherd ES..i teach 5th grade

DarcyH: from Washington DC on here for a GW grad class exploring

StevenK: Steven from Washington DC and I teach second grade all subjects.

MinorM: I am Mary Minor and I teach at Holy Comforter Catholic School and I need to learn more about C3 in order to stay up with the smarts of my students

EricaB joined the room.

SusieBu: I'm Susie from Holy Trinity School in DC...

Arethias: Arethia Smith, Friendship Public Charter Washington DC

JamieA: I'm Jami from Nativity Catholic Academy taking a AAAS class in Washington D.C. C3 is all new to me.

WilliamNT: William...from Huntsville, Tx...teaching at Roots Activity Learning Center 5th--8th

TonyaW: Good Evening everyone! I am Tonya from DC...teach at Ron Brown MS

CrystakS joined the room.

KishlaH: GWU Science Ed Course

DionneGst3: Hi Everyone, I'm Dionne Ratliff, (Rockingham, NCFriendship PCS, 5th grade teach GW

Arethias: Interest in C3 to be more informed on the Do's and Dont's when it comes to internet security

DavinaP: Hello and welcome all. Davina Pruitt-Mentle from ed tech policy research and outreach and Univ of MD but coming from Dallas Texas tonight

TimL: wow

JesusG: Howdy

DavinaP: we would like to cont with our part II of the cybersecurity session..

CrystakS: Good evening everyone! I am Crystal Snowden from the nations capital

DavinaP: we left off talking about the Top Ten Security Need to Know..items...

WilliamNT: Davina...so what type of words or phrases in chat rooms attract government concern? how much do they monitor chat rooms?

AngeliqGst5 joined the room.

DavinaP: They were ...Limit personal information in email -Backing Up Files--Passwords--Watch out for phishing, pharming & social engineering schemes/ recognize a hoax--Determine if a website is secure-- Install/enable email filter & pop up blockers--Use/install a firewall and anti virus protection --Use/install Anti-spyware and how to check for spyware-malware-adware --Recognize risks in wireless environments - Review your Annual Credit Report

ClintonH: i am clint harris...live on location in alexandria virginia

RebeccaA joined the room.

TimL: Davina, should we NOT check our credit reports online?

RebeccaA left the room.

YvonneDB joined the room.

RebeccaA joined the room.

WilliamNT: I was wondering the same thing Tim...

EricP: Sorry, but I'm just testing this feature out.

AngeliqGst5: Good evening all.

StevenK: Let's say you are on the MSN and there is an offer for free credit report, how do you tell if it is legitimate or not?

Arethias: Can you explain pharming?

KishlaH: Wow Tim im guilty of that!

SherriMi left the room.

DavinaP: Here they are again numbered 1.Limit personal information in email -2.Backing Up Files-3.Passwords-4.Watch out for phishing, pharming & social engineering schemes/recognize a hoax-5.Determine if a website is secure-6.Install/enable email filter & pop up blockers-7.Use/install a firewall and anti virus protection -8.Use/install Anti-spyware and how to check for spyware-malware-adware -9.Recognize risks in wireless environments -10.Review your Annual Credit Report

TimL: the reason i am asking is because i often times check my reports to make sure that all is well with my credit through the beauro's

TimL: cool

BJB2: EVERYONE PLEASE STOP TYPING AND READ WHAT DAVINA HAS SAID

EricP left the room (signed off).

YvonneDB: What is the purpose of cyber security?

GtgirlH joined the room.

ClintonH left the room (signed off).

DavinaP: Ok.. the next question was where was the interest so I see there is already interest on the credit and pharming...

GtgirlH: Hello, sorry I'm late I was not able to get in before.

AngeliqGst5: Some banking institutions have programs that monitor your credit and update you when changes occur.

DavinaP: annualcreditreport.com

AngeliqGst5: And the program is secure.

DavinaP: only site you should be using (the sound and look-alikes are all subscription based scam artists)

DarcyH: yes i subscribe to one of those through equifax

SusieBu: I have interest in firewall, spyware, and ant-virus information

TimL: you are right, for example, amex offers that specific program...

GtgirlH: What is the discussion or question on the table?

DavinaP: First let's cover the annual reports.. everyone ready?

AngeliqGst5: so does Bank of America its called Premire Assist.

TimL: yes

AngeliqGst5: Yes

JamieA: yes

StevenK: Yes

CrystakS: yes

Arethias: ys

GtgirlH: No, what annual reports?

RebeccaA: yes

DarcyH: yes

DavinaP: the only site you should be using (the sound and look-alikes are all subscription based scam artists) is annualcreditreport.com

MinorM: yes

WilliamNT: So how does a teacher keep up with all the questions in chat rooms if student's can't raise their hand? Can't this be difficult to do in certian situations?

YvonneDB: what are some security measures?

DionneGst3: yes

DavinaP: The credit reporting agencies can and will try to sell you things (FICO scores, monitoring, insurance, etc)

RebeccaA left the room.

TimL: Davina, so are you saying that Amex is possibly NOT a secure site?

DavinaP: You do not need to give anyone your credit card number to obtain your free credit report

DavinaP: You do not need to give anyone your credit card number to obtain your free credit report

TimL: i see

DarcyH: Are you saying that the credit bureaus equifax, experian etc are scamming?

AngeliqGst5: I believe you do on those sites

GtgirlH: I did not get my question answered, what is the topic on the table at this time!!!?

RebeccaA joined the room.

EricaB left the room (signed off).

WilliamNT: How safe is you SS# online?

AngeliqGst5: the individual sites do require credit cards as verification

TimL: Gtgirl...we are talking about "annual credit reports"

StevenK: thanks for that information. Just yesterday I was about to do that but backed out at the last minute. I've been receiving emails from the place.

YvonneDB: When you use the internet and you want to buy something they ask for your credit card number. should you give it to them?

DarcyH: Okay you get a certain number of free credit reports per year based on your state right? are we taking one credit report or credit monitoring?

KishlaH: I myself have tried to get them for free but ALWAYS end up paying!

WilliamNT: so how do we know if we are moving on to the next topic in the discussion?

TimL: well, in my case Darcy, I was speaking about credit monitoring

DavinaP: the only site is annualcreditreport.com ---I believe there are 3 companies equifax transunion and experian?? but they all default to the same website

DarcyH: me too tim

MinorM: some of your credit card companies will include your credit report along with your billing cycle if you do on-line banking

TimL: but I guess, I should be careful

AngeliqGst5: You get the credit report but you have to pay for your score with the annual free report from each agency.

TimL: ok

DavinaP: please go to the site right now so you know what we are talking about

DavinaP: annualcreditreport.com

AngeliqGst5: what is the site?

GtgirlH: What's the name of the site?

DavinaP: annualcreditreport.com

KishlaH: I always pay and have even had a "free" company try and charge me monthly Privacy Matters was the name

YvonneDB: What topic are we discussing only about credit reports?

AkidaM joined the room.

TimL: so let's back up a moment...Davina, should we be cautious of using online banking as well?

Arethias: Is there a limit to how many times a year a person should have their credit checked?

DionneGst3: KishlaH, I have had the same experience.

JamieA left the room (signed off).

DarcyH: okay went to the site on the left in blue they are pitching credit monitoring

RebeccaA left the room.

RebeccaA joined the room.

GtgirlH: Okay, I've gotten to the site, what should I do now? I read the blurb on the right.

TimL: becky it seems that you are having a hard time staying in the room

TimL: you computer may be booting you out

DavinaP: To ensure that you are visiting the legitimate site, type <https://www.annualcreditreport.com>

EricP joined the room.

JamieA joined the room.

WilliamNT: BJB2...is there cyber etiquette for chat rooms?

TimL left the room (signed off).

TimL joined the room.

GtgirlH: Yes, I typed the information into the browser, what's my next move?

RebeccaA: I am .. I keep getting switched out..

YvonneDB: does getting your credit checked affect your credit score?

BJB2: yes, William

CrystakS: I went to the site as well. For the most part when I have needed a credit report my bank issued me one

AngeliqGst5: Accessing your report can effect your score depending on what type of inuiry is being made.

Arethias: Is there a fee when given to you from your bank Crystal?

EricaB joined the room.

GtgirlH: Yes, that's a legitimate question from William. What's the answer?

CrystakS left the room (signed off).

TimL: i think you are allowed up to 14 inquiries per month before it becomes a negative...

DavinaP: Your bank can issue you one however the question on the floor related to acquiring online credit reports--and this is the ONLY site that is legal to process this information online

WilliamNT: BJB2...So do we just type when we feel...do we wait for the teacher to respond...should we let the teacher know when we are leaving? sorry for being a pain but you are the only one responding to me...

EricP left the room (signed off).

KishlaH: I visit the site approximatly twice a year but have never got a score or report for free?

TimL: if its under the same umbrella...for example...searching for a mortgage

GtgirlH: William, I'd like to know the answer to that too.

MinorM: One inquiry can affect your score, not fourteen a month

AngeliqGst5: You are allowed a certain number of inquiries per year and there is a category of soft pulls form like insureance companies and hard pulls like car and banking ancyencies

AngeliqGst5: the number is not 14/month. That is way too many.

JesusG: Davina... you mention legal... but is that the same as secure?

RebeccaA left the room.

EricaB left the room (signed off).

RebeccaA joined the room.

DavinaP: Yes Jesus this is the only site guarenteed to be secure to handle this secure information

CrystakS joined the room.

YvonneDB: How many times can you get a credit report without it affecting your credit score?

JesusG: So how does credit monitoring differ? ...and is it important?

DavinaP: I will explain more regarding the creidt reports is everyone ready--please do not reply until I ask for questions responses OK

JamieA: yes

AngeliqGst5: ok

MinorM: yes

CrystakS: Sorry, My bankk did not charge me but I am with a credit union

TimL: ok

YvonneDB: ok

DionneGst3: ok

AkidaM: ok

JesusG: ok

WilliamNT: Well...as Tech savvy as i think I am...I am having problems keeping up...but this was a educational chatroom experience...I am looking at the site, but I'm having problems trying to keep up with everyone's comments and questions...

WilliamNT left the room (signed off).

DavinaP: For security it is suggested that folks check their credit report/status at least 6 months to one year--this allows you to figure out if someone has stolen your identity etc...

CamilleGst9 joined the room.

EricaB joined the room.

BJB2: if you are having trouble following the chat, go to Actions and select DETACH

RebeccaA left the room.

RebeccaA joined the room.

CamilleGst9: What next?

AngeliqGst5: that is better. thanks no more scrolling

DavinaP: in terms of the status of your credit report or if they charge or how many times before negative results etc.etc.. that you would need to delve more into the site to find out--for tonights session related to cybersecurity what you need to take away...

MinorM: Providian will give you a credit rating from each month and I found that this is very good. It is from one of the major reporting agencies.

EricaB left the room (signed off).

GtgirlH: Are you saying we need to sign in to the site and try to secure a credit report?

DavinaP: please wait before replying--wait until the speaker is finished

CamilleGst9: Should we leave this site to log into what you want use to do?

DavinaP left the room (signed off).

Room: DavinaP_Ofc

DavinaP joined the room.

DavinaP left the room (signed off).

Room: DavinaP_Ofc

DavinaP joined the room.

DavinaP left the room.

Room: Cyber3_Grp

DavinaP joined the room.

DavinaP: hello again

TimL: Davina..sorry

DavinaP: as I was stating...

StevenK left the room (signed off).

StevenK joined the room.

DavinaP: the only thing you need to walk away with is to check your report and if you check via online use only this site

TimL: cool...thx.....next topic

BJB2: Learning to talk in a real time text chat is an acquired skill. Please listen to Davina and only reply when she asks you a question.

DavinaP: all other questions you would need to delve deeper into the credit report contacts or site to learn

RebeccaA left the room.

DavinaP: any questions regarding credit reports?

RebeccaA joined the room.

TimL: no

JesusG: no

CrystakS: no

AngeliqGst5: no

Arethias: Not at this time

DionneGst3: no

DavinaP: along with this topic also brings up the question..

MinorM: no

CamilleGst9: Is there any particular words we must type to get that site?

TonyaW: no

MinorM: no more Camille

YvonneDB: What about identity theft with your credit report?

DavinaP: you must only use and go to the site listed prior

StevenK left the room (signed off).

CamilleGst9: Annualcreditreport.com

AngeliqGst5: the site has a frequently asked questions section. refer to that for additional questions

DavinaP: if your credit report takes a dive that would be a heads up that someone has stolen your credit card or acquired information

MinorM: Can we discuss the homework due today? any extension times

DavinaP: no this is for cybersecurity only

DavinaP: another topic is how to tell if a website is secure

MinorM: I understand

DavinaP: to do this you must Use software toolbar that rates websites and warns you if a site has gotten unfavorable reports how does one know if a website is secure in other words....

DavinaP: <http://beta.cyberdefender.com/> go to

CrystakS left the room (signed off).

CrystakS joined the room.

BJB2: hold down the ctrl key when you click on a url

RebeccaA left the room.

BJB2: <http://beta.cyberdefender.com/>

RebeccaA joined the room.

DavinaP: also when doing online banking or ordering...

DavinaP: make sure the site indicates it is secure...by...

TimL: wow...that was neat...i never knew you could do that

DavinaP: closed padlock on the browser's status bar, before you enter your personal and financial information When you're asked to provide payment information, the beginning of the Web site's URL address should change from http to shttp or https, indicating that the purchase is encrypted or secured

JoiR joined the room.

DavinaP: ALWAYS check to make sure it is https or shttp

DionneGst3: welcome joi

TonyaW: Can you explain how it is possible for someone to hack into a site while you are browsing?

DavinaP: it will also have a padlock somewhere on the browser...

DavinaP: when you get a chance View secure SSL tutorial
<http://security.getnetwise.org/tips/secure-web.php>

YvonneDB: You should a warning letting you know if the site is secure, shouldn't you?

JoiR: ooooooohhhhhhh, soooooooooo I tried to get into this via AOL, to no avail!!! Shout outs to Dionne, Tanya, and BJ who were extremely patient and helpfull!! Have I missed much?

JoiR: Soooory Tonya

DavinaP: it will show by a padlock see tutorial but always check the url address that's the key

TimL: but dont most sites that we search have <http://>

TimL: ??

RebeccaA left the room.

DavinaP: so you would NOT give out pers information esp SS#'s etc..

CamilleGst9 left the room (signed off).

JoiR: what topic are we on?

DavinaP: Identity Theft

DavinaP: is increasing in leaps--esp new target K-12--since kids are online so much

CrystakS: secured websites

GtgirlH: Should we check out all these sites mentioned? Is there anything else we should be doing when we get to these sites?

DavinaP: many students do not realize their identity has been tapped until they start to fill out required paperwork for college

BJB2 . o O (a reminder that if you are logged in as a member of Tapped In all the urls will be in your transcript that is automatically emailed to you when you log out.)

TimL: Davina, here is a question....if my computer has some sort of spy ware or anti-virus program running, should I disable it?

JoiR: that's pretty tragic. How do we protect ourselves when shopping online? Would you even recommend it?

DavinaP: if you need to learn more about how to get your credit report online and/or how to make sure a site is secure I would check out the sites at the level you need

JeffC shops on ebay all the time and uses Paypal... never a problem.

JeffC also pays bills online.

DavinaP: just check the URL to make sure secure and make sure has the padlock--view the link I shared and they will put your mind at ease

DavinaP: I want to share a few types of identity terms... before we finish..

MinorM left the room.

DavinaP: Phishing is a popular and growing method of identity theft, typically performed either through email or through the creation of a Web site that appears to represent a legitimate company. Victims are asked to provide personal information such as passwords and credit card numbers in a reply email or at the bogus Web site.

MinorM joined the room.

DavinaP: spear phishing = The practice of targeting an attack to a specific group is gaining in sophistication and frequency.

DavinaP: pharming = A scamming practice in which malicious code is installed on a personal computer or server, misdirecting users to fraudulent Web sites without their knowledge or consent. Pharming has been called "phishing without a lure."

DavinaP: spoofing = One person or program successfully pretends to be another by falsifying data and thereby gains an illegitimate advantage

JoiR: Oh yeah, I heard about phishing in reference to income tax, both federal and state scams

DavinaP: web spoofing A legitimate web page such as a bank's site is reproduced in "look and feel" on another server under control of the attacker. They fool users into thinking they are connected to a trusted site, to gather user names and passwords.

MinorM left the room.

MinorM joined the room.

DavinaP: and the last three

DavinaP: (Voice phISHING) Also called "VoIP phishing," SPIT (spam over Internet telephony), or sometimes known as vam -- is the voice counterpart to phishing. Instead of being directed by e-mail to a Web site, an e-mail message asks the user to make a telephone call. The call triggers a voice response system that asks for the user's credit card number. The initial bait can also be a telephone call with a recording that instructs the user to phone an 800 number.

DavinaP: In either case, because people are used to entering credit card numbers over the phone, this technique can be effective. Voice over IP (VoIP) is used for vishing because caller IDs can be spoofed, and the entire operation can be brought up and taken down in a short time, compared to a real telephone line.

DavinaP: Smishing = The mobile phone counterpart to phishing. Instead of being directed by e-mail to a Web site, a text message is sent to the user's cellphone with some ploy to click on a link. The link causes a Trojan to be installed in the phone

MinorM left the room.

DavinaP: and vocie spam = schemes includes the use of Interactive Voice Response (IVR) systems in conjunction with automated telemarketing sales to repeatedly initiate call setups and fill voicemail boxes.

MinorM joined the room.

DavinaP: now you are all up on the lastest lingo of types of methods to gain your information

DavinaP: are there any questions on these?

BJB2 looks at the clock on the wall

JoiR: no

DionneGst3: no, thanks Davina

AkidaM: I find it a little hard to believe that so many people are taking in by these scams

AkidaM: *taken

BJB2: the next Cyber3 discussion will be July 7, unless you'll be on vacation, Davina?

TimL: Davina...you really surprised me with the "smishing"...i had never heard of such

JesusG: basically anything that utilizes broadband is legitimate water for illegitimate schemes

DavinaP: Many many people do!

DavinaP: For the members in my class--if any questions not related (or related) to the topic please email and I will see everyone in class on weds

JeffC recommends setting your bank account/credit card to send you an email whenever more than \$100 is charged.

TonyaW: No , there are no more questions but I have found the information useful and interesting.

JoiR: Usually if it pertains to quick money...people dont think

DarcyH: thanks davina

AkidaM: Ok. Thank you.

JeffC: or 50, whatever... that's a good way to get an instant notice if your account has been compromised.

TimL: Good nite Davina.....thank you for the information

DavinaP: thank you for your time --good idea Jeff regarding heads up to bank

MinorM left the room.

CrystaS: see u wednesday

Arethias: Thanks!

JoiR: Night!

GtgirlH: Thank you and good night.

JamieA: bye

DarcyH left the room (signed off).

DavinaP: we will cont with more info next month

KishlaH: Goodbuy

JeffC: also if you get a spoof email from paypal... forward it to spoof@paypal.com

JesusG: bye

DavinaP: good night all!

BJB2 waves goodnight.

TimL left the room (signed off).

DavinaP left the room (signed off).

2008.06.02 18:00:39 Signoff