

SOUTHEAST MICHIGAN SINGLES GOLF

CELEBRATING 33 YEARS OF SINGLES GOLF® IN AMERICA

Southeast Michigan Chapter - American Singles Golf Association - May 2025

ASGA Coming Events

- May 10: Golf Season Opener @ Glenhurst
May 15: Meet & Greet @ Karl's Cabin
May 16: Golf League Begins @ Farmington Hills
June 19: Meet & Greet @ Moose Preserve
July 17: Meet & Greet @ Pete's Place
August 17: Members-Only Golf & Picnic @ Farmington Hills

Check Us Out on [Facebook](#), [MeetUp](#), or [Our Chapter Website](#).
Then join us at an upcoming event. We look forward to meeting you!

BOARD CHAIR

Yay for Spring and Summer!

Spring is here, and Summer is on the horizon. That means it's time to add events to our Golf and Social Calendars (see latest calendars at end).

Upcoming Golf Events

Our 2025 golf season is underway, with many more events to be announced. To attend any golf events, [RSVP at MeetUp.com](#):

- **May 10 - Golf Season Opener @ Glenhurst Golf Course**
- **May 16 – Golf League Begins @ Farmington Hills Golf Club**
- **August 17 – Annual Member Appreciation Golf Outing & Picnic @ Farmington Hills Golf Club** (only current, paid, ASGA National Members can attend; our Chapter will cover their golf and picnic fees).

Please note date and location change.

Upcoming Meet & Greets

For those new to our group, we gather monthly for Meet & Greets at different venues throughout Metropolitan Detroit. To attend any social events, [RSVP at MeetUp.com](#):

- **May 15: Karl's Cabin in Plymouth at 6:00 p.m.**
- **June 19: Moose Preserve in Bloomfield Hills at 6:00 p.m.**
- **July 17: Pete's Place in Taylor at 6:00 p.m.**

Golf League: Play Begins May 16th

Our first night of League play at Farmington Hills Golf Club (with post-golf socializing at The Pines restaurant) is on Friday, May 16. To join or sub, email [Tish Gordon](#) for more info.

Create Your Account on [MeetUp.com](#)

Throughout the year, MeetUp helps us attract new members, and it provides us with

an efficient RSVP process. Please create an account and use the app to RSVP for all events.

Questions, Suggestions, Comments, or Concerns?

Feel free to contact me anytime.

~[Nelson Greaves](#), Board Chair

President

Host a Spring or Summer Golf or Social Event

Our success depends solely on our members to plan, organize, and host our golf and social outings. I ask you to give it a try. It's easy, fun, and a great way to meet people. Email [Tish Gordon](#) for help in planning a golf event and [Kim Schoenknecht](#) for help in planning a social event.

~[Jack Wagner](#), President

NATIONAL EVENT INFORMATION

Events Open to All Members Nationwide

We're Going to Portugal!

Tentative Time Period: September, 2025

This trip will happen. We've heard from about 200 members who've indicated their interest in going. **UPDATE:** Go to [www.SinglesGolf.com/Portugal](#) (updated 12/20/24) and see where we are in terms of planning. No specific dates yet as we'll need to visit Portugal and do a number of site visits on hotels, courses and restaurants. Deposits accepted early January.

-- Hosted by the National Office of the American Singles Golf Association



LOCAL CHAPTER INFORMATION

Regular Meeting Date

Third Thursday of each month

Next Meeting & Location

May 15th at Karl's Cabin

Our Chapter Website

[www.southeastmichigan.singlesgolf.com](#)

(See next page for list of officers and board members.)

National Office

Office Hours: 9:00am to 2:00pm, M-F (Eastern)

National Office: 980-833-6450 or 1-888-GOLFMATE

Go to [www.SinglesGolf.com/MyAccount](#) to make changes to your address, phone, etc. To join or renew your dues, go to [www.SinglesGolf.com/join](#)

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**Southeast Michigan Chapter
of the
American Singles Golf Association**



President

Jack Wagner
irwagner513@aol.com

Board Chair

Nelson Greaves
samnellie@comcast.net

Golf Chair & Treasurer

Tish Gordon
tgordon7355@gmail.com

Social Chair

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Patricia McKenna
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Membership Chair

Carolyn Arlen
floral1@sbcglobal.net

Secretary

Carol Klausing
cklausing@mi.rr.com

**Saturday, May 10, 2025
Golf Season Opener
Glenhurst Golf Course**

The cost is \$38.00 (pay at the course), which includes 18 holes of golf and a cart, as well as a hot dog and chips at the turn. We have room for 24-28 players, and our first tee time is 12:00 noon.

Dinner (at your own cost) will follow golf; location and time TBA.

RSVP at MeetUp.com

Questions? Email **Tish Gordon**.

**2025 ASGA GOLF LEAGUE
FARMINGTON HILLS GOLF CLUB**

Play Begins on Friday, May 16th

We hope you'll consider joining. We play a friendly 9-hole competition with handicaps, and then we enjoy dinner together at The Pines.

LEAGUE FEES for 2025 SEASON (cart not included)

Residents:

Senior Residents = \$239

Residents = \$295.

Non-Residents:

Senior Non-Residents = \$295

Non-residents = \$351

DETAILS

- The 2025 league season includes 14 weeks of golf, playing 9 holes every Friday from May 16 – August 22 (note: we will not play on Friday, July 4; season may be extended due to rain-outs).
- Residents are those who live in Farmington Hills or Farmington (the course will be checking IDs for residency).
- Seniors are those over the age of 60.
- Cart Fee is \$11.00 per person (based on double occupancy). Cart fees are NOT included in the League Fee; each player pays their cart fee to the course every week.
- League Fees must be paid to ASGA prior to first day of play.

To join, sub or get more info, email **Tish Gordon**.

Golf

It's the time of year when we fill our Golf Calendar with as many golf events as we wish to plan. To get this important task going, I ask each and every member to select one of the following paths:

- **Be a Host:** I encourage all members to step up and host a golf outing at the course of your choice. It's easy, fun, and a great way to meet new people. I'll be standing by to give you any assistance you may need.
- **Pick a Course:** If hosting is not your thing, please let me know what courses you wish to play, and I'll try to plan them.

Feel free to contact me with questions.

~**Tish Gordon**, Golf Chair

Social

Please consider hosting a Spring or Summer social event. It's easy, fun, and a great way to meet new people. I'm available to help you in any way I can to make your event a huge success.

Feel free to contact me anytime.

~[Kim Schoenknecht](#), Social Chair

Meet & Greet

Bring Your Single Golfing-Friends to Meet Us

May 15 @ Karl's Cabin in Plymouth, 6pm

June 19 @ Moose Preserve in Bloomfield Hills, 6pm

July 17 @ Pete's Place in Taylor, 6pm

[RSVP at MeetUp.com](#)

Save the DATE Member Appreciation Golf & Picnic

Please Note New Date & Location!
SUNDAY, AUGUST 17, 2025
Farmington Hills Golf Club

1st tee time 9.00 a.m.; Picnic to follow.

Note: Only current, paid, ASGA National members can attend, and our Chapter will cover their golf and picnic fees. (Guests and MeetUp-Only members are excluded)

[Questions? Email Tish Gordon.](#)

[RSVP at MeetUp.com](#)

Membership

We appreciate all our loyal current members who value the friendships they have formed. Please tell your friends about us and invite them to a Meet & Greet.

~[Carolyn Arlen](#), Membership Chair

About Our Members

(THIS REPORT RAN 05/05/2025)

Happy Birthday to these members:

Judy Cocke - 05/22

Stewart Levine - 05/20

These members are up for renewal:

(date shown is last day of membership)

Tish Gordon - 05/31/2025

David Haffey - 05/31/2025

Stewart Levine - 05/31/2025

Gary Tarlowicz - 05/31/2025

Mike Wassman - 05/31/2025

These members recently renewed:

Carolyn Arlen

Bradford Gauker

Dennis Higgins

Deborah Otto

These members did not renew their membership:

(date shown is date membership expired)

Joe Amabile - 04/30/2025

Monica Johnson - 03/31/2025

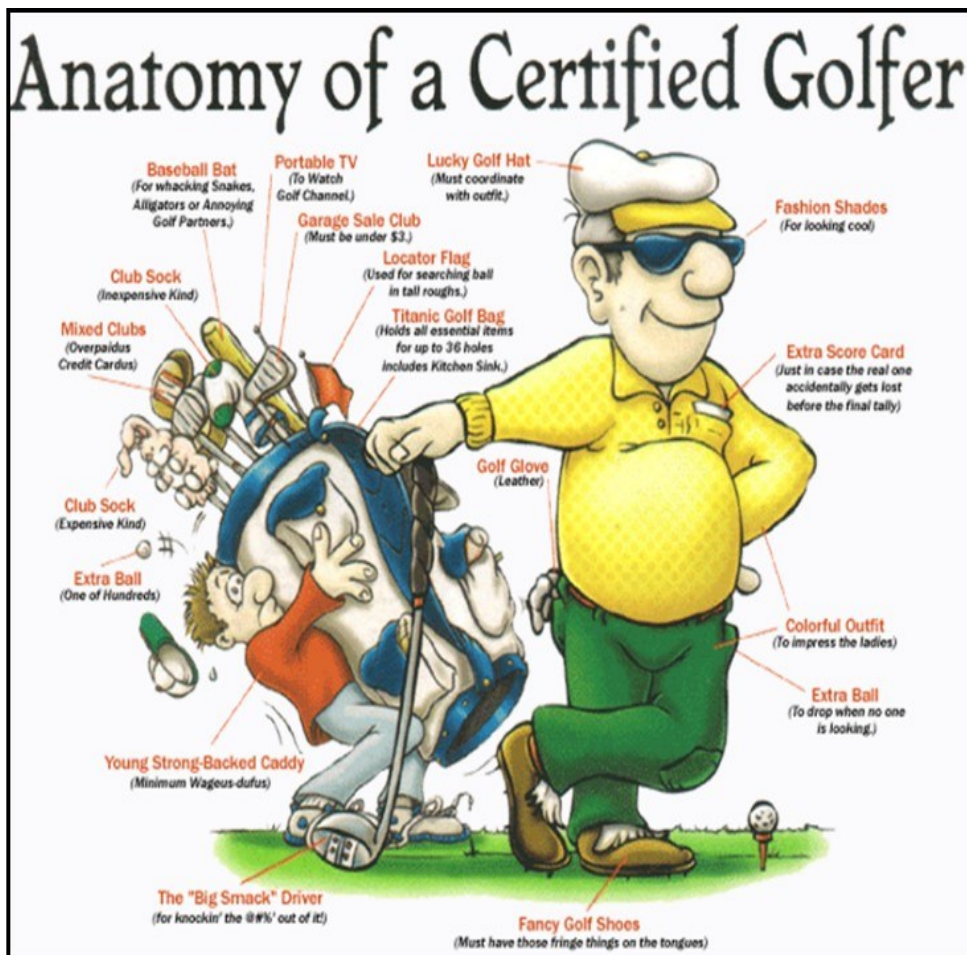
Liz Nicholl - 04/30/2025

Jack Wagner - 04/30/2025

MaryAnn Wenger - 04/30/2025

James Wlosinski - 04/30/2025

Our chapter currently has 24 members.



2025 EVENT CALENDARS

For the most up-to-date info, make sure to check [our Website](#) or [our MeetUp site](#)

2025 GOLF CALENDAR *Golf Chair: [Tish Gordon](#)*

<u>Date</u>	<u>Day</u>	<u>Golf Event</u>	<u>Host</u>
7 March	Fri	Michigan Golf Show	Tish Gordon
6 April	Sun	Farmington Hills Golf League Meeting	Tish Gordon
10 May	Sat	Glenhurst Golf Course Season Opener	Tish Gordon
16 May	Fri	Farmington Hills Golf League (Wk 1 of 14)	Tish Gordon
23 May	Fri	Farmington Hills Golf League (Wk 2 of 14)	Tish Gordon
30 May	Sat	Farmington Hills Golf League (Wk 3 of 14)	Tish Gordon
6 June	Fri	Farmington Hills Golf League (Wk 4 of 14)	Tish Gordon
13 June	Fri	Farmington Hills Golf League (Wk 5 of 14)	Tish Gordon
20 June	Fri	Farmington Hills Golf League (Wk 6 of 14)	Tish Gordon
27 June	Fri	Farmington Hills Golf League (Wk 7 of 14)	Tish Gordon
4 July	Fri	No league golf due to Holiday	
11 July	Fri	Farmington Hills Golf League (Wk 8 of 14)	Tish Gordon
18 July	Fri	Farmington Hills Golf League (Wk 9 of 14)	Tish Gordon
25 July	Fri	Farmington Hills Golf League (Wk 10 of 14)	Tish Gordon
1 August	Fri	Farmington Hills Golf League (Wk 11 of 14)	Tish Gordon
8 August	Fri	Farmington Hills Golf League (Wk 12 of 14)	Tish Gordon
15 August	Fri	Farmington Hills Golf League (Wk 13 of 14)	Tish Gordon
17 Aug	Sun	Members Only Golf & Picnic	Tish Gordon, Carol
22 August	Fri	Farmington Hills Golf League (Wk 14 of 14)	Tish Gordon

2025 SOCIAL CALENDAR**Social Chair: Kim Schoenknecht**

<u>Date</u>	<u>Day</u>	<u>Social Event</u>	<u>Host</u>
16 Jan	Thur	January Meet & Greet @ 2Booli	Kim Schoenknecht
20 Feb	Thur	February Meet & Greet @ Grand Tavern	Kim Schoenknecht
7 March	Fri	Meet & Greet (after Golf Show) @ Gatsby's	Kim Schoenknecht
20 March	Thurs	March Meet & Greet @ Pops for Italian	Kim Schoenknecht
17 April	Thurs	April Meet & Greet @ Fillmore 13 Brewery	Kim Schoenknecht
10 May	Sat	Social after Glenhurst Season Opener	Tish Gordon
15 May	Thurs	May Meet & Greet @ Karls Cabin	Kim Schoenknecht
16 May	Fri	Social (after league play) @ Farmington Hills Golf Club	Kim Schoenknecht
23 May	Fri	Social (after league play) @ Farmington Hills Golf Club	Kim Schoenknecht
30 May	Fri	Social (after league play) @ Farmington Hills Golf Club	Kim Schoenknecht
6 June	Fri	Social (after league play) @ Farmington Hills Golf Club	Kim Schoenknecht
13 June	Fri	Social (after league play) @ Farmington Hills Golf Club	Kim Schoenknecht
19 June	Thurs	June Meet & Greet @ Moose Preserve	Kim Schoenknecht
20 June	Fri	Social (after league play) @ Farmington Hills Golf Club	Kim Schoenknecht
27 June	Fri	Social (after league play) @ Farmington Hills Golf Club	Kim Schoenknecht
4 July	Fri	No social after golf league due to holiday	
11 July	Fri	Social (after league play) @ Farmington Hills Golf Club	Kim Schoenknecht
17 July	Thurs	July Meet & Greet @ Pete's Place	Kim Schoenknecht
18 July	Fri	Social (after league play) @ Farmington Hills Golf Club	Kim Schoenknecht
25 July	Fri	Social (after league play) @ Farmington Hills Golf Club	Kim Schoenknecht
1 Aug	Fri	Social (after league play) @ Farmington Hills Golf Club	Kim Schoenknecht
8 Aug	Fri	Social (after league play) @ Farmington Hills Golf Club	Kim Schoenknecht
15 Aug	Fri	Social (after league play) @ Farmington Hills Golf Club	Kim Schoenknecht
17 Aug	Sun	Members Only: Golf & Picnic @ Farmington Hills Golf Club	Tish Gordon, Carol Klausing
21 Aug	Thurs	August Meet & Greet @ TBD	Kim Schoenknecht
22 Aug	Fri	Social (after league play) @ Farmington Hills Golf Club	Kim Schoenknecht
18 Sept	Thurs	September Meet & Greet @ TBD	Kim Schoenknecht
16 Oct	Thurs	October Meet & Greet @ TBD	Kim Schoenknecht
20 Nov	Thurs	November Meet & Greet @ TBD	Kim Schoenknecht
18 Dec	Thur	December Meet & Greet @ TBD	Kim Schoenknecht

Your chapter newsletter follows after the following pages . . .

ASGA Annual Dues are \$99.00. Do you want LOWER DUES?

HOW WOULD YOU LIKE ONE YEAR OF FREE DUES?

You likely joined the American Singles Golf Association because you wanted to meet more singles and play more golf. We can't help you with your golf swing, however, we're on a mission to grow your chapter's membership. ***Golf season is upon us . . . are you onboard to grow your chapter or are you satisfied with your current membership level?***

Here's the plan:

- 1) on the following page, you'll see a revised "***Single? Play Golf?***" sign. It now has five (5) tear-off tabs instead of eight (8).
- 2) You write-in your identification (either your member number or first initial + last name) on each of the tabs. Use scissors to cut the tabs apart.
- 3) You print as many signs as you wish, keep them in the front seat of your car along with some push pins and post them ***anywhere you're permitted*** to post, e.g. golf shop bulletin boards, golf shop restrooms, driving ranges, stores, etc. ***If you would like ASGA National to print five (5) yellow signs for you, please let us know by emailing Irene@SinglesGolf.com or calling 980-833-6450 from 9am-1:45pm, M-F, Eastern.***
- 4) For every three (3) people who join using your name or ID on the yellow sign, you'll receive 12-months of ASGA membership. Note: your name or member number, as the referrer, must be submitted **with** the new member's application. No exceptions. No retroactivity. Please do not add your own name to an application form. It must be completed only the by the member currently joining and completing the application.
- 5) New members can join over the phone, at our website (SinglesGolf.com/join), fax, etc., however, **they MUST use your member number or name at the time of joining as the person who referred the new member. Again, no exceptions to this policy.**
- 6) ASGA National will keep track of how many new members you get credit for and will automatically add 12-months to your membership. Please, no slanting of these rules

**Be a Hero in Your Chapter.
Get the signs printed and get them hanging!
*(and remind others to participate)***

SINGLE? PLAY GOLF?



The Southeast Michigan Chapter of the American Singles Golf Association WANTS YOU!

We're 2,500 members in 50 cities and we're ALL ABOUT HAVING FUN! So if you're single (i.e. divorced, widowed, legally separated or never married) and enjoy meeting others through the game of golf, you're invited to inquire about joining by calling the American Singles Golf Association at 1-888-465-3628 (1-TRIPLE-EIGHT-GOLFMATE) or visit SinglesGolf.com.

Meet MORE Singles! Play MORE Golf!



TEAR OFF A TAB BELOW

American Singles Golf 1-888-465-3628 SinglesGolf.com/join Please mention my name when joining! Ref. by _____	American Singles Golf 1-888-465-3628 SinglesGolf.com/join Please mention my name when joining! Ref. by _____	American Singles Golf 1-888-465-3628 SinglesGolf.com/join Please mention my name when joining! Ref. by _____	American Singles Golf 1-888-465-3628 SinglesGolf.com/join Please mention my name when joining! Ref. by _____
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IN ADDITION, WE CAN SEND YOU FREE BUSINESS CARDS!

As you have seen from the previous two (2) pages of this newsletter, ASGA National is committed to seeing your chapter grow. We believe by asking each individual member for help, your chapter will grow its membership.

Besides using just the yellow signs to gain more members in your local chapter, **upon request** we will also provide you with ASGA business cards as shown below. More can be sent to you if needed, but we'll start out by sending you 25 business cards that you can give to anyone you believe might be a potential member. Are you out and about and see someone wearing a golf shirt or hat? **Start a conversation:** tell them you're a part of a local club for singles who play golf and simply ask "**are you single?**" Even if they aren't, chances are they know a golfer who is. Give them a card that's pre-filled with you name (or member #) and contact info.

Remember, you get free dues for referring 3 new folks who join!

Below shows how your business card appears. They don't come to you automatically, you'll have to order them. E-mail Irene@SinglesGolf or call 980-833-6450 (9am—1:30pm, Mon-Fri, Eastern) for your free 25 cards.

**- - Tom Alsop
President and Founder
American Singles Golf Association**

25 Business Cards Will Be Mailed to You Upon Request!



Front side of business card

The back side of the business card is a form with the following fields: "ASGA Member" followed by a blank line, and "Call / Text" followed by a blank line. Below these fields, it says: "When joining, please be sure to reference my name or member number on the application form. Thanks!" At the bottom, it provides the website "www.SinglesGolf.com/join" and the price "\$8.25/month payable annually @ \$99".

Back side of business card



GET READY TO TEE OFF

FOR MORE FUN - FELLOWSHIP - FAIRWAYS!

4 WAYS TO JOIN / PAY

- ◆ Call / Zelle: 1-980-833-6450
- ◆ Fax This Form to Us
- ◆ Email/Mail This Form To Us
- ◆ Online (SinglesGolf.com/join)

APPLICATION TO JOIN ASGA RENEW MY MEMBERSHIP

Note: Meeting locations may vary. Upon joining, you will receive a monthly newsletter telling you about monthly meetings, outings, etc. If you have any questions, contact your local chapter leader or call 1-888-GOLFMATE or 980-833-6450. **Please complete information box at right.** _____

MONTH & DAY BORN _____
YOUR USGA HANDICAP® _____ or
AVERAGE GOLF SCORE _____

Dues are **\$99.00** for 12 months) or **\$198.00 for 24 months** (includes free ASGA logo'd shirt when joining for two years!). Best rate per year is **\$297** with our "buy 3 years, get 4th free + shirt" plan. Credit card users: JOIN BY PHONE: **980-833-6450** or FAX COMPLETED FORM to **980-225-0231**. Your membership kit will be mailed upon receipt of payment. **Free shipping if ASGA shirt is ordered with this application.**

PRINT CLEARLY - THE INFO BELOW SHOWS HOW IT WILL APPEAR ON YOUR CHAPTER'S ROSTER. (SEE OPT-OUT CLAUSE BELOW)**

HOW DID YOU HEAR ABOUT US? _____ CHAPTER YOU ARE JOINING OR RENEWING IN: _____

NAME _____ E-MAIL ADDR: _____

ADDRESS _____ CITY _____ ST _____ ZIP _____

HOME (_____) _____ WORK/CELL (_____) _____ EMPL. BY _____

POSITION _____ () AVAILABLE FOR WEEKDAY GOLF () WILLING TO VOLUNTEER FOR CHAPTER

NOTE: ASGA DOES NOT CONDUCT BACKGROUND CHECKS ON APPLICANTS FOR MEMBERSHIP NOR MEMBERS OF THE ASSOCIATION. Golf can be a dangerous sport. Accidents can occur by you or another party striking a golf ball, by a golf cart turning over, or simply falling down steps. PLEASE TAKE ADEQUATE PRECAUTION when playing in ASGA events. Chapters and individuals running golf tournaments are not professionals but are volunteers, and therefore, you must assume additional responsibility for your own safety. Please abide by the safety rules posted inside your golf cart, at the golf course, as well as the official website of the United States Golf Association (www.USGA.org). If you have a safety concern, you must immediately bring it to the attention of the person(s) running an event, your chapter president or golf course management personnel.

NOTICE - View these terms online at www.SinglesGolf.com/Legal-Stuff

ASGA does not conduct background checks on applicants for membership or current members.

Golf Safety Warning: Golf can be a hazardous sport. Accidents may occur, including being struck by a golf ball, golf cart accidents, or falls. Please exercise caution when participating in ASGA events. Chapters and individuals organizing events are volunteers, not professionals. You are responsible for your own safety. Follow all posted safety rules, including those on the golf cart, at the golf course, and as outlined by the United States Golf Association (www.USGA.org). If you have a safety concern, promptly inform event organizers, your chapter president, or golf course management personnel.

RELEASE FROM LIABILITY AND ASSUMPTION OF RISK - By participating in activities organized or sponsored by ASGA, Inc. (d/b/a American Singles Golf Association), its chapters, or affiliates in the United States and Canada, you agree to the following:

- **Release of Liability:** You, the undersigned ("Releasor"), on behalf of yourself, heirs, distributees, guardians, and legal representatives, release and indemnify ASGA, its directors, officers, employees, agents, affiliates ("Releasees"), from all claims, including those related to personal injury, death, property loss, or damage. This release applies to both known and unknown claims, except in cases of gross or willful negligence.
- **Assumption of Risk:** You acknowledge that golf and related activities inherently involve risks, including health-related risks. By participating, you voluntarily accept these risks, including potential injury, death, and property damage.
- **Legal Consequences:** You confirm you have read this release, understand its implications, and agree that it will be enforced to the fullest extent permitted by your state of residence. If any portion of this release is deemed invalid, the remainder will remain in effect.

TERMS AND CONDITIONS - Membership in ASGA is effective upon receipt of dues and remains valid for the selected membership period, subject to these terms:

- **Eligibility:** You must be 21 or older and single (defined as never married, divorced, legally separated, or widowed); and by joining, you accept the terms of the Release from Liability and Assumption of Risk above.
- **Non-Refundable Dues:** Membership dues are non-refundable and subject to change.
- **Use of Information:** Membership lists, emails, and other provided data are ASGA property and are for ASGA purposes only. Your information may be shared with other members and on www.SinglesGolf.com, unless you request otherwise.
- **Opt-Out Clause:** You may opt out of sharing specific personal information by emailing to info@SinglesGolf.com the information you wish to have excluded from your chapter roster. ASGA is not liable for inadvertent publication of opt-out information.

PRIVACY POLICY - See www.SinglesGolf.com/privacy for details.

DISPUTES - All disputes concerning membership terms or conditions are governed by the laws of North Carolina. Legal proceedings must be filed in Mecklenburg County, North Carolina.

AGREEMENT TO POLICIES - By submitting this application and payment, you agree to abide by ASGA's national and local chapter policies and bylaws, as outlined at: www.SinglesGolf.com/policy and www.SinglesGolf.com/bylaws, as well as at local chapter websites or newsletters.

JOIN FOR 2 YEARS - GET A FREE GOLF SHIRT!

JOIN FOR 3 YEARS - GET 4TH YEAR + SHIRT FREE!

* **Note:** Credit/Debit cards carry a 3% processing fee. Zelle now accepted, no fee.

- DUES - 24 Months - \$198** (includes free ASGA logo'd shirt - Most Popular!)
- DUES (Join for 3 years, 4th year free - \$297** (incl. free shirt - best value)
- DUES - 12 Months + ASGA logo'd golf shirt - \$129** (includes shipping)
- DUES - 12 Months - \$99**

If a shirt is included, indicate () Male () Female Size: _____

REFERRED BY: _____

Check Paid To "ASGA, Inc." Enclosed** **TOTAL** \$ _____

* **Please charge my major credit/debit card indicated below:**

No. _____ Exp. _____ 3/4 digit _____

SIGNATURE REQUIRED! By signing below, I agree to the Terms, Condition and Release ("Legal Stuff") as set forth at left and, if appropriate, authorize payment by my credit/debit card shown above.

Signature **X** _____ Date _____

Pay by Credit Card: Call 980-833-6450 9-2 Eastern Time, M-F

To Pay by ZELLE (no fee), use Zelle ID: 980-833-6450

Or Fax App Form to: 980-225-0231 or Scan & Email to Info@SinglesGolf.com

Or mail application to ASGA, P. O. Box 848, Pineville, NC 28134

** There is a \$25 charge for any check returned from your bank.

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To all ASGA Members – Please Read!

Your chapter board will NEVER send you an email requesting funds by way of a gift card. Always, always use due diligence when responding to an email. See below “How to Protect Yourself”

Spoofing and Phishing

Spoofing

Spoofing is when someone disguises an email address, sender name, phone number, or website URL—often just by changing one letter, symbol, or number—to convince you that you are interacting with a trusted source.

For example, you might receive an email that looks like it's from your boss, a company you've done business with, or even from someone in your family—but it actually isn't.

Criminals count on being able to manipulate you into believing that these spoofed communications are real, which can lead you to download malicious software, send money, or disclose personal, financial, or other sensitive information.

Phishing

Phishing schemes often use spoofing techniques to lure you in and get you to take the bait. These scams are designed to trick you into giving information to criminals that they shouldn't have access to.

In a phishing scam, you might receive an email that appears to be from a legitimate business and is asking you to update or verify your personal information by replying to the email or visiting a website. The web address might look similar to one you've used before. The email may be convincing enough to get you to take the action requested.

But once you click on that link, you're sent to a spoofed website that might look nearly identical to the real thing—like your bank or credit card site—and asked to enter sensitive information like passwords, credit card numbers, banking PINs, etc. These fake websites are used solely to steal your information.

Phishing has evolved and now has several variations that use similar techniques:

- **Vishing** scams happen over the phone, voice email, or VoIP (voice over Internet Protocol) calls.
- **Smishing** scams happen through SMS (text) messages.
- **Pharming** scams happen when malicious code is installed on your computer to redirect you to fake websites.

How to Protect Yourself

- Remember that companies generally don't contact you to ask for your username or password.
- Don't click on anything in an unsolicited email or text message. Look up the company's phone number on your own (don't use the one a potential scammer is providing) and call the company to ask if the request is legitimate.
- Carefully examine the email address, URL, and spelling used in any correspondence. Scammers use slight differences to trick your eye and gain your trust.
- Be careful what you download. Never open an email attachment from someone you don't know and be wary of email attachments forwarded to you.
- Set up two-factor (or multi-factor) authentication on any account that allows it, and never disable it.
- Be careful with what information you share online or on social media. By openly sharing things like pet names, schools you attended, family members, and your birthday, you can give a scammer all the information they need to guess your password or answer your security questions.
- **Remember – If you are doubtful there's probably a good reason. If you're not sure, call to the person in your chapter who is supposedly sending the email.**