



# 10 TIPS ON HOW TO AVOID GETTING SCAMMED

## 1 SPOT IMPOSTERS

SCAMMERS PRETEND TO BE SOMEONE YOU TRUST.

DO NOT GIVE ANY MONEY OR PERSONAL INFORMATION IN RESPONSE TO AN UNEXPECTED REQUEST

## 2 DO ONLINE SEARCHES

USE A SEARCH ENGINE TO LOOK UP PHRASES THAT EXPLAIN YOUR SITUATION, LIKE "IRS CALL" TO SEE IF OTHERS HAVE REPORTED IT AS A SCAM

## 3 DON'T PAY UPFRONT FOR A PROMISE

SOME SCAMS WILL OFFER DEBT RELIEF, A JOB, OR MORTGAGE ASSISTANCE BUT REQUIRE YOU TO PAY TAXES OR FEES UPFRONT. IF YOU DO, THEY WILL PROBABLY TAKE THE MONEY AND LEAVE

## 4 DON'T BELIEVE CALLER ID

IT'S EASY FOR SCAMMERS TO FAKE CALLER INFORMATION. IF SOMEONE CALLS AND ASKS FOR MONEY OR PERSONAL INFORMATION, HANG UP. IF YOU THINK THAT CALLER MIGHT BE TELLING THE TRUTH, CALL BACK TO A NUMBER THAT YOU KNOW IS GENUINE

## 5 CONSIDER HOW YOU PAY

CREDIT CARDS HAVE FRAUD PROTECTION BUILT IN, BUT SOME PAYMENT METHODS SUCH AS THOSE THROUGH WESTERN UNION OR MONEY GRAM DO NOT. NO REPUTABLE COMPANY WILL ASK YOU TO MAKE PAYMENTS USING AN UNPROTECTED PAYMENT METHOD

## 6 TALK TO SOMEONE

CON ARTISTS WANT YOU TO MAKE DECISIONS IN A HURRY AND MIGHT EVEN THREATEN YOU. SLOW DOWN, CHECK OUT THE STORY, DO AN ONLINE SEARCH, TELL AN EXPERT OR A FRIEND

## 7 HANG UP ON ROBOCALLS

IF YOU ANSWER THE PHONE AND HEAR A RECORDED SALES PITCH, HANG UP AND REPORT IT TO THE FTC. THESE CALLS ARE ILLEGAL AND OFTEN THE PRODUCTS ARE BOGUS.

## 8 BE SKEPTICAL OF FREE TRIAL OFFERS

BEFORE YOU AGREE TO A FREE TRIAL, RESEARCH THE COMPANY AND READ THE CANCELLATION POLICY. ALWAYS REVIEW YOUR MONTHLY STATEMENTS FOR CHANGES YOU DON'T RECOGNIZE.

## 9 DON'T DEPOSIT A CHECK AND WIRE MONEY BACK

BANKS MUST MAKE FUNDS FROM DEPOSITED CHECKS AVAILABLE WITHIN DAYS BUT UNCOVERING A FAKE CHECK CAN TAKE WEEKS. IF A CHECK YOU DEPOSIT TURNS OUT TO BE FAKE, YOU'RE RESPONSIBLE FOR REPAYING THE BANK

## 10 SIGN UP FOR FREE SCAM ALERTS AT [FTC.GOV/SCAMS](https://www.ftc.gov/scams)

GET THE LATEST TIPS AND ADVICE ABOUT SCAMS SENT RIGHT TO YOUR INBOX