

**4. Do not give in to pressure to pay or take immediate action.** Legitimate businesses and government entities provide ample opportunity for you to think things through.

**5. Be smart about the payments.**

- **Protect your money** and take the time to assess the risk of losing money. Be aware that once scammers have your money, it's not likely you will ever recover it.
- **No purchase is necessary** to participate and win legitimate sweepstakes. Winning is **always FREE**.

**6. Confide in someone close to you before making a decision.** Scammers will often request that you not share your conversation with anyone. Tell someone about it.

**7. Review your accounts regularly** for any suspicious activity or transaction that you did not authorize. Report it immediately to your financial institution.

**Trust your instincts.**

If it's too good to be true ... it probably is.

## Resources

### USPIS



**1-877-876-2455**



**uspis.gov**

### FTC



**1-877-382-4357 or 1-877-FTC-HELP**



**ftc.gov**

### AARP



**1-888-687-2277 or 1-888-OUR-AARP**



**aarp.org**



# How to Prevent Falling Victim to Scams



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## Know the **RED FLAGS**

### **Bogus Information**

Scammers use apps and other technology to mask their names and numbers. Do not assume that your caller ID is accurate. For example, from your caller ID it may look like someone is calling from your local area code, but they are actually in another state, or even another country.

Scammers target thousands of people in the United States via cold calls, robo calls, text messages, emails, social media/online sites (like Facebook™), and fake propaganda mailed to you.

### **Sense of Urgency**

Someone will call and urge you to send money immediately to collect a prize, or act quickly to help a family member in distress.

They will threaten you with dire consequences — arrest, or government action against you. Threats may even include unsolicited deliveries to your home, such as pizza deliveries or other unwanted services.

### **Requests for Payment**

They ask that you send cash, checks, or money orders via USPS, FedEx, UPS, or other overnight or express delivery services. The addresses are often private homes, not legitimate business addresses.

Scammers request that you purchase gift cards and provide them with the numbers on the back of the cards.

They ask for your bank, debit, or credit card information. They may ask you to send your debit or credit card to them.

They ask you to deposit checks from a fake sponsor into your personal bank account. They may encourage you to open new accounts to receive your prize money.

## Tips to Prevent Falling Victim to Scams

- 1. Screen your calls.** The best way to avoid falling victim to scammers is to not give them an opportunity to talk to you.
  - **Do not answer calls** from phone numbers you do not recognize.
  - **Set up your voicemail.** Most scammers will not leave a message and will simply hang up. Someone who is trying to legitimately contact you (like a doctor's office) will leave a voicemail with their information.
  - **Block unwanted calls and text messages,** especially from numbers you do not recognize or people who are promising something in exchange for money.
  - **Do not feel obligated to listen to a caller** — you can simply **HANG UP**.



- 2. Be extremely cautious** about sharing personal information like your Social Security number or bank account information with an unsolicited caller. Scammers need only a few pieces of information to take control of your accounts.
  - **Be skeptical** whenever someone asks for money via cash, check, gift card, money order, or wire transfers.
  - **Do not deposit checks from people you do not know** or have never met in person. If a bank or check-cashing institution deems a check fraudulent, it is your responsibility to repay the funds.
- 3. Do your own independent research.** Scammers want to have as much control over you as possible. Before sending any money or providing personal information, research companies, names, and phone numbers online. Do not trust that a phone number someone provides you is legitimate even if it is a (800) or (888) area code.



BE SMART!

# ***“YOU’VE WON” SCAMS***

What to know about them and how to avoid them

## **WHAT IS IT?**

You receive a call, an email message, or a mailpiece notifying you that you have won money or a prize.

## ***SEE THE RED FLAG!***

To claim your winnings, you have to pay taxes and various fees by sending payments via cash, money order, wire transfer, or credit/debit card.

## **WHAT TO KNOW**

- Winning is always **FREE**.
- Taxes and fees are never paid upfront.
- If you did not enter the sweepstakes or purchase a lottery ticket, you cannot win.

## **BE SMART!**

- **DO NOT send any money!**
- DO NOT provide any personal or financial information.
- DO NOT engage with the scammers.


## **WHERE TO GET HELP**

- Tell a friend or family member.
- File a report at [uspis.gov](https://uspis.gov) or call 1-877-876-2455. Our investigation starts with your report. If you have been targeted or fallen victim to a scam, take action to help yourself and safeguard others.



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## Protect yourself against scammers posing as ***PUBLISHERS CLEARING HOUSE***

Publishers Clearing House (PCH) is a legitimate sweepstakes, but there are many scams that use the PCH name and logo to take your money. Are you a lucky winner, or are you being scammed? Follow these tips to be sure.

### **Make Sure It's Really PCH**

Contact PCH customer service directly at 1-800-459-4724 to confirm you've won. Scammers will give you a phone number that comes back to them for "verification."

### **As Seen on TV**

The PCH Prize Patrol comes in person to the door of major winners with balloons and roses! You may be contacted by mail, but PCH **never** calls in advance. If you receive a call from someone claiming to be from Publishers Clearing House — **just hang up!** You haven't heard from the real PCH.

### **Know the Official Rules**

Check the rules prior to entering. Identity and eligibility must be verified often via affidavit. Winners must claim their prize within a specified period of time, or the prize can be awarded to another contestant.

### **Safeguard Your Personal Information**

PCH will only ask for information to verify your eligibility and to notify you if you are a winner: date of birth, name, address, and email. No other information is needed.

### **Winning is Always Free!**

You **never** have to pay to claim a prize from PCH or any other legitimate sweepstakes.



#### **Call PCH**

If you receive any communication ostensibly from PCH that you believe is a scam, please notify them at **1-800-392-4190**.



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**BE SMART!**

# ***UNWANTED CALLS***

**What to know about them and how to avoid them**

## ***WHAT IS IT?***

Callers pose as legitimate businesses trying to sell services or products. Or they represent themselves as a bank with a question about your account, or a federal agency notifying you of an issue. If you're screening calls, you may be tempted to pick up because it looks like a local call from a neighbor.

## ***SEE THE RED FLAG!***

They ask for personal and financial information, like your Social Security number or bank account number.

## ***WHAT TO KNOW***

- Scammers use apps and other technology to mask their names and numbers.
- Legitimate businesses, banks, and federal agencies will not ask for personal and financial information over the phone.

## ***BE SMART!***

- **DO NOT provide any personal information — just hang up!**
- Consider signing up for call-blocking services with your phone company.
- Be skeptical about answering private or blocked numbers — if it's important, they will leave a message.

## ***WHERE TO GET HELP***

- Tell a friend or family member.
- File a report at [uspis.gov](https://uspis.gov) or call 1-877-876-2455. Our investigation starts with your report. If you have been targeted or fallen victim to a scam, take action to help yourself and safeguard others.



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**BE SMART!**

# **LOVED ONE SCAMS**

**What to know about them and how to avoid them**

## **WHAT IS IT?**

A person calls and says they are your grandchild or other loved one, and they need your help with an emergency — a medical crisis or legal trouble.

## **SEE THE RED FLAG!**

They urgently need you to send money, and may insist on secrecy.

## **WHAT TO KNOW**

The caller may have obtained information about your personal contacts online. This will make the impersonation seem real.

## **BE SMART!**

- **DO NOT send any money!**
- Be suspicious — do not confirm or give any personal information.
- Call your loved one or another family member to verify the emergency.
- If contacted by email, mark them as *SPAM*. If contacted by phone, hang up and *BLOCK* the number.

## **WHERE TO GET HELP**

- Tell a friend or family member.
- File a report at [uspis.gov](https://uspis.gov) or call 1-877-876-2455.



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**BE SMART!**

# ***RESHIPPING SCAMS***

**What to know about them and how to avoid them**

## **WHAT IS IT?**

You are asked to receive mail or packages and ship them to someone else. You think it's a work-from-home job, or helping a charity, or a favor for a friend or sweetheart.

### ***🚩 SEE THE RED FLAG!***

Criminals seek your participation to smuggle illegally purchased goods out of the country. These purchases are made with stolen debit/credit cards, gift cards, and other stolen monies.

## **WHAT TO KNOW**

- They will likely provide you counterfeit postage to reship the stolen goods.
- If you deposit counterfeit checks or money orders into your personal bank account, you may be responsible for repayment.
- You may be held civilly and/or criminally responsible for your participation.

## **BE SMART!**

- **DO NOT accept packages at your address from people or companies unknown to you.**
- DO NOT entertain offers from people who want you to reship mail and/or packages.
- If you receive a package from someone you do not know, refuse the package or return the package to sender.

## **WHERE TO GET HELP**

- Tell a friend or family member.
- File a report at [uspis.gov](https://uspis.gov) or call 1-877-876-2455. Our investigation starts with your report. If you have been targeted or fallen victim to a scam, take action to help yourself and safeguard others.



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**BE SMART!**

# ***ONLINE DATING SCAMS***

**What to know about them and how to avoid them**

## **WHAT IS IT?**

You receive a message from someone wanting to establish a relationship that may evolve into a romance.

## ***SEE THE RED FLAG!***

They ask you to send money so they can travel to see you, or they desperately need money for an emergency. They may ask you to receive money from others on their behalf, and forward it according to their instructions.

## **WHAT TO KNOW**

- Scammers use fake dating profiles and stolen identities.
- Scammers often say they are active or retired military officials who do not have access to their accounts.

## **BE SMART!**

- **DO NOT send or pass on any money!**
- STOP the conversation.
- DO NOT provide your personal or financial information.

## **WHERE TO GET HELP**

- Tell a friend or family member.
- File a report at [uspis.gov](https://uspis.gov) or call 1-877-876-2455. Our investigation starts with your report. If you have been targeted or fallen victim to a scam, take action to help yourself and safeguard others.



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**BE SMART!**

# **MONEY MULE SCAMS**

**What to know about them and how to avoid them**

## **WHAT IS IT?**

Someone asks you to send money (wired funds, cash, checks, or gift cards) and instructs you to send the money (or some part of it) to someone else. They may ask you to open a new bank account to receive deposits.

## **SEE THE RED FLAG!**

Being a *money mule* involves you in money laundering. You are accepting and forwarding stolen money, which exposes you to civil and/or legal consequences.

## **WHAT TO KNOW**

- If a bank deems a check to be fraudulent or have insufficient funds available, you may be responsible for repayment.
- You risk having your personally identifiable information stolen and used by the scammers.

## **BE SMART!**

- **DO NOT accept or transfer money to anyone unknown to you!**
- DO NOT accept a job that asks you to transfer money.
- DO NOT send money to collect a prize.

## **WHERE TO GET HELP**

- Tell a friend or family member.
- File a report at [uspis.gov](https://uspis.gov) or call 1-877-876-2455. Our investigation starts with your report. If you have been targeted or fallen victim to a scam, take action to help yourself and safeguard others.



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## Steps family members and caregivers can take to ***AVOID WIRE TRANSFERS***

If you realize that a loved one has wired money, contact the vendor. **ACT QUICKLY** to intercept a wire transfer in progress. If the recipient has not yet accepted the payment order, it may (no guarantees) be flagged and stopped. Time is of the essence!

Have the tracking number available, along with the individual's name and phone number.

### **Western Union**

Call the Customer Service number at **1-800-448-1492** or its Consumer Fraud number at **1-800-325-6000** (select your preferred language, then say "fraud related question").

### **MoneyGram**

Family members can call MoneyGram at **1-800-666-3947** (select your preferred language, then choose option 5). Non-family members should call MoneyGram's general Customer Care Center at **1-800-926-9400**.



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**BE SMART!**

# ***IRS IMPOSTER SCAMS***

**What to know about them and how to avoid them**

## ***WHAT IS IT?***

A person calls and says they are a representative from the Internal Revenue Service (IRS).

## ***SEE THE RED FLAG!***

They say you owe back taxes and that you need to pay immediately or else you'll be arrested, sued, or deported.

## ***WHAT TO KNOW***

- **The IRS will contact you by mail.**
- Scammers use technology to alter caller ID. The phone numbers can appear to be from government agencies.

## ***BE SMART!***

- **DO NOT send any money!**
- Guard your personal and financial information very closely. Share only with trusted persons.

## ***WHERE TO GET HELP***

- Tell a friend or family member.
- File a report at [uspis.gov](https://uspis.gov) or call 1-877-876-2455. Our investigation starts with your report. If you have been targeted or fallen victim to a scam, take action to help yourself and safeguard others.



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**BE SMART!**

# ***IMPOSTER SCAMS***

**What to know about them and how to avoid them**

## ***WHAT IS IT?***

You receive a call or email from someone claiming to be a friend or family member, or from a medical, professional, or government agency.

## ***SEE THE RED FLAG!***

They want you to send money or share your personal information, and they pressure you to act fast.

## ***WHAT TO KNOW***

Legitimate entities and government agencies will not call you to request money.

## ***BE SMART!***

- **DO NOT send any money!**
- Guard your personal and financial information very closely. Share only with trusted persons.
- Maintain updated information for family, friends, and frequent business contacts.
- If contacted by email, mark them as *SPAM*. If contacted by phone, hang up and *BLOCK* the number.

## ***WHERE TO GET HELP***

- Tell a friend or family member.
- File a report at [uspis.gov](https://uspis.gov) or call 1-877-876-2455.



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## Steps family members and caregivers can take to ***AVOID UNWANTED CALLS***

Safeguard your family members from scammers! Individuals who receive unwanted calls from suspicious numbers and solicitors can block calls to avoid becoming fraud victims. Scammers will attempt to trick victims into sending money in the form of cash, checks, money orders, and gift/bank cards.

**Take these steps to prevent your loved ones from being victimized:**



### **Mobile Phones**

Contact your wireless phone service company to learn how to receive call-blocking support and assistance and options on how to send suspicious calls straight to voicemail.



### **Landline Phones**

Contact your local phone company to request assistance with call blocking services to ensure your home phone can block unwanted scam calls.

### **Register Your Phone Numbers to Block Robocalls**

National Do Not Call List



**1-888-382-1222** or  
**1-866-290-4236 (TTY)**

National Do Not Call Registry Website



***donotcall.gov***



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# Steps family members and caregivers can take to ***SECURE BANK ACCOUNTS*** and stop victim financial loss from continuing

Once notified of victimization, sit down with your loved one and:

- Ask to be notified by the bank of any unusual spending patterns or other signs of financial exploitation.
- Keep copies of all wire transfers, bank records, receipts, notes, and other associated paperwork.
- As a precaution, close existing checking and savings accounts. Banks can assist with rerouting any direct deposits.
- If a credit card number was given to the scammers, contact the credit card issuer and close/cancel as soon as possible.
- If fraudulent charges were made, contact the credit card issuer and explain the situation. They may waive fees, forgive all or part of the debt, lower the interest rate, or assist in other ways.
- Order the victim's free credit history report at [AnnualCreditReport.com](https://AnnualCreditReport.com) and check for signs of identity theft. Add a 90-day fraud alert or consider imposing a credit freeze on the file.

## Tips to Share with Your Loved One

- **Never** provide account information or your Social Security number over the phone.
- **Always** use strong passwords and PIN numbers that are not easily guessed.

## Report the fraud to:

### Federal Trade Commission (FTC)

📞 1-877-382-4357

🌐 [ftc.gov/complaint](https://ftc.gov/complaint) or [identitytheft.gov](https://identitytheft.gov)

The FTC shares these complaints with other federal partners, including U.S. Postal Inspectors. Victims of identity theft should visit the FTC website [IdentityTheft.gov](https://IdentityTheft.gov) for help in setting up a recovery plan.

### Senate Committee on Aging Fraud Hotline

📞 1-855-303-9470

🌐 [aging.senate.gov](https://aging.senate.gov)

The phone is staffed by a team of investigators who have experience with Medicare and Social Security fraud, and scams targeting older citizens. Their senior-friendly website features large print and an uncluttered layout.

### Your local police department and federal authorities

Besides documenting the crime, this helps law enforcement track crime in your area and assists investigations.



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Know the facts

# ***TIPS TO AVOID SCAMS AND FRAUD***

Know the **RED FLAGS!** Scammers want to —

## **TRICK YOU!**

**Scammers target thousands of people in the United States.**

They take multiple approaches:

- cold calls
- robo calls
- text messages
- emails
- social media/online sites (like Facebook™)
- fake propaganda mailed to you

Do not assume that your caller ID is accurate. Scammers use apps and other technology to mask their names and numbers.

## **ALARM YOU!**

**Scammers want you to feel a sense of urgency, and not think things through.**

Someone will call and urge you to send money *immediately* to:

- collect a prize
- avoid government action against you
- help a loved one in distress

They may threaten you with dire consequences, like arrest.

Threats may even include unsolicited food deliveries or other unwanted services sent to your home.

## **ROB YOU!**

**Scammers want to take your money.**

You may be asked to send cash, checks, or money orders via USPS, FedEx, UPS, or other overnight/express delivery services. The addresses are often private homes, not legitimate business addresses.

You may be instructed to purchase gift cards and provide scammers with the numbers on the back of the cards.

They might ask for your bank, debit, or credit card information. They may even ask you to send your debit or credit card to them.

You may receive money orders or checks, with instructions to deposit them into your personal bank account. These payments may be counterfeit or come from overdrawn and/or closed accounts.

They may urge you to open new bank accounts to receive your prize.

# How to Prevent Falling Victim to Scams

## Screen Your Calls

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The best way to avoid falling victim to scammers is to not give them an opportunity to talk to you.

Do not answer calls from phone numbers you do not recognize.

Set up your voicemail. Someone who is trying to legitimately contact you will leave a message with their information — most scammers will not.

Block unwanted calls and text messages, especially from numbers you do not recognize or people who are promising something in exchange for money.

If you answer a call, do not feel obligated to listen — you can simply **HANG UP**.

To put your phone numbers on the National Do Not Call Registry, call **1-888-382-1222** and/or **1-866-290-4236** (TTY) or go to **donotcall.gov**

## Safeguard Personal Information and Payments

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Do not share personal information like your Social Security number or bank account details with an unsolicited caller. Scammers need only a few pieces of information to take control of your accounts.

Be skeptical whenever someone asks for money via cash, check, gift card, money order, or wire transfer. Protect your money and take the time to assess the risk of losing it. Be aware that once scammers have your money, it's not likely you'll ever recover it.

Do not deposit checks from people you do not know or have never met in person. If a financial institution deems a check fraudulent, you may be responsible to repay the funds.

Do not trust that a phone number someone provides you is legitimate, even if it is an area code starting with (800) or (888). The phone

number may be to another scammer who is in on the scheme.

Review your accounts regularly for any suspicious activity or transaction that you did not authorize, and report it immediately to your financial institution.

Do your own independent research on companies, names, and phone numbers online before providing personal information or sending any money.

Do not give in to pressure to take immediate action. Legitimate businesses and entities like the government provide ample opportunity for you to pay.

Be smart about payments you decide to make.

Remember, winning is always FREE.

## Talk About It

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Confide in someone close to you before making a decision. Scammers will often request that you do not share your conversation with anyone.

Break down what is being asked of you — if something sounds too good to be true, it is probably a scam.



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