

What is a Scam?

A scam is a con that criminals use on unsuspecting people to steal or extort their money. If the scam succeeds, the victim's money is gone.

Recognize a Scammer



- Is a persuasive and skilled liar that tries to bully or coax you into following a request or instructions
- Pinpoints and plays to people's vulnerabilities
- Appeals to emotions, including sympathy, fear and loneliness
- Works quickly to gain trust and motivate victim to respond
- Is convincing, persistent and skillful at deflecting questions



Know the Four Common Signs of a Scam

- Contact is unexpected
- Your emotions are manipulated
- Immediate action required
- Request for payment methods that are hard to track or reverse



Build Your Scam Defenses



- Do not rush into any financial decision or action
- Assume that any insistence on secrecy is meant to prevent discovery of the scam
- Be suspicious of any situation that requires you to send money up front
- Confirm all offers, threatening situations and charities independently
- Be extremely cautious about clicking on email/text links, pop-ups or downloads

Block Those Scammers



- Register with www.DMAchoice.org to limit legitimate advertising mail, making mail scams easier to detect
- Enable call blocking and use mobile carrier scam-blocking services
- Limit sharing personal information on social media and choose the strictest privacy settings on social media accounts and other websites
- Use up-to-date antivirus software on your computer



What to Do If You Are Scammed

- Report the scam to your bank to limit damage
- Contact your local police and report it to the FBI at IC3.gov
- Access the Better Business Bureau's Scam Survival Toolkit: <https://scamsurvivaltoolkit.bbbmarketplacetrust.org>
- Tell your friends and family to spread the word!

