



Grandkid Scams

Here's how they work:

You get a call: "Grandma, I need money for bail." Or money for a medical bill. Or some other kind of trouble. The caller says it's urgent — and tells you to keep it a secret.

But is the caller who you think it is? Scammers are good at pretending to be someone they're not. They can be convincing: sometimes using information from social networking sites, or hacking into your loved one's email account, to make it seem more real. And they'll pressure you to send money before you have time to think.

Here's what you can do:

- 1. Stop. Check it out.** Look up your grandkid's phone number yourself, or call another family member.
- 2. Pass this information on to a friend.** You may not have gotten one of these calls, but chances are you know someone who will get one — if they haven't already.





Want to know more? Sign up for consumer alerts at ftc.gov/subscribe.

...PassItOn

Please Report Scams

If you spot a scam, please report it to the Federal Trade Commission.

- Call the FTC at 1-877-FTC-HELP (1-877-382-4357) or TTY 1-866-653-4261
- Go online: ftc.gov/complaint

Your report can help protect other people. By reporting fraud, you can help the FTC's investigators identify the imposters and stop them before they can get someone's hard-earned money. It really makes a difference.





Online Dating Scams

Here's how they work:

You meet someone special on a dating website. Soon he wants to move off the dating site to email or phone calls. He tells you he loves you, but he lives far away — maybe for business, or because he's in the military.

Then he asks for money. He might say it's for a plane ticket to visit you. Or emergency surgery. Or something else urgent.

Scammers, both male and female, make fake dating profiles, sometimes using photos of other people — even stolen pictures of real military personnel. They build relationships — some even fake wedding plans — before they disappear with your money.

Here's what you can do:

- 1. Stop. Don't send money.** Never wire money, put money on a prepaid debit card, or send cash to an online love interest. You won't get it back.
- 2. Pass this information on to a friend.** You may not have gotten one of these calls, but chances are you know someone who will get one — if they haven't already.





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...Pass it ON

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Buying a gift card
to pay someone?

STOP
It's a scam!

Gift cards are for gifts,
not for payments.

[ftc.gov/giftcards](https://www.ftc.gov/giftcards)

government imposter IRS
PRIZES online shopping
arrest business imposter
ransom imposter scam
tech support deportation
family/friend imposter IRS
romance scams PRIZES
SWEEPSTAKES lotteries

government imposter IRS
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romance scams PRIZES
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PRIZES online shopping

**Report gift card
scams to:**

the card company,
the police,
and the
Federal Trade
Commission.

[ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)



What To Do Right Away

Step 1: Call the companies where you know fraud occurred.

- Call the fraud department. Explain that someone stole your identity. Ask them to close or freeze the accounts. Then, no one can add new charges unless you agree.
- Change logins, passwords, and PINs for your accounts.

Step 2: Place a fraud alert and get your credit reports.

- To place a free fraud alert, contact one of the three credit bureaus. That company must tell the other two.
 - **Experian.com/help**
888-EXPERIAN (888-397-3742)
 - **TransUnion.com/credit-help**
888-909-8872
 - **Equifax.com/personal/credit-report-services**
800-685-1111

A fraud alert lasts one year. It will make it harder for someone to open new accounts in your name.

Get updates at **IdentityTheft.gov/creditbureaucontacts**.

- Get your free credit reports from Equifax, Experian, and TransUnion. Go to **annualcreditreport.com** or call 1-877-322-8228.
- Review your reports. Make note of any account or transaction you don't recognize. This will help you report the theft to the FTC and the police.

Step 3: Report identity theft to the FTC.

- Go to **IdentityTheft.gov**, and include as many details as possible.

Based on the information you enter, **IdentityTheft.gov** will create your Identity Theft Report and recovery plan.

Is someone using your personal or financial information to make purchases, get benefits, file taxes, or commit fraud? That's identity theft.

Visit **IdentityTheft.gov** to report identity theft and get a personal recovery plan.

The site provides detailed advice to help you fix problems caused by identity theft, along with the ability to:

- get a **personal recovery plan** that walks you through each step
- update your plan and track your progress
- print pre-filled letters and forms to send to credit bureaus, businesses, and debt collectors

Go to **IdentityTheft.gov** and click "**Get Started**."

There's detailed advice for **tax, medical, and child identity theft** – plus over thirty other types of identity theft. No matter what type of identity theft you've experienced, the next page tells you what to do right away. You'll find these steps – and a whole lot more – at **IdentityTheft.gov**.

Go to IdentityTheft.gov for next steps.

Your next step might be closing accounts opened in your name, or reporting fraudulent charges to your credit card company.

IdentityTheft.gov can help – no matter what your specific identity theft situation is.



FEDERAL TRADE COMMISSION
IdentityTheft.gov
September 2018

Identity Theft

What to know, What to do

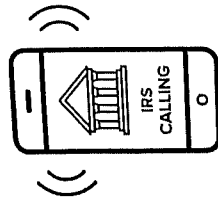


FEDERAL TRADE COMMISSION
IdentityTheft.gov

Four Signs That It's a Scam

1 Scammers PRETEND to be from an organization you know.

Scammers often pretend to be contacting you on behalf of the government. They might use a real name, like the Social Security Administration, the IRS, or Medicare, or make up a name that sounds official. Some pretend to be from a business you know, like a utility company, a tech company, or even a charity asking for donations.



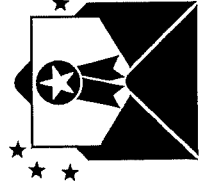
They use technology to change the phone number that appears on your caller ID. So the name and number you see might not be real.

2 Scammers say there's a PROBLEM or a PRIZE.

They might say you're in trouble with the government. Or you owe money. Or someone in your family had an

emergency. Or that there's a virus on your computer.

Some scammers say there's a problem with one of your accounts and that you need to verify some information.



Others will lie and say you won money in a lottery or sweepstakes but have to pay a fee to get it.

3 Scammers PRESSURE you to act immediately.

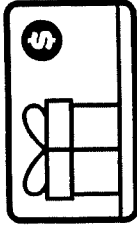
Scammers want you to act before you have time to think. If you're on the phone, they might tell you not to hang up so you can't check out their story.



They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted.

4 Scammers tell you to PAY in a specific way.

They often insist that you pay by sending money through a money



transfer company or by putting money on a gift card and then giving them the number on the back. Some will send you a check (that will later turn out to be fake), tell you to deposit it, and then send them money.

What You Can Do to Avoid a Scam

▶ Block unwanted calls and text messages.

Take steps to block unwanted calls and to filter unwanted text messages.

▶ Don't give your personal or financial information in response to a request that you didn't expect.

Legitimate organizations won't call, email, or text to ask for your

personal information, like your Social Security, bank account, or credit card numbers.

If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them using a website you know is trustworthy. Or look up their phone number. Don't call a number they gave you or the number from your caller ID.

▶ **Resist the pressure to act immediately.**

Legitimate businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

▶ **Know how scammers tell you to pay.**

Never pay someone who insists you pay with a gift card or by using a money transfer service. And never deposit a check and send money back to someone.

▶ **Stop and talk to someone you trust.**

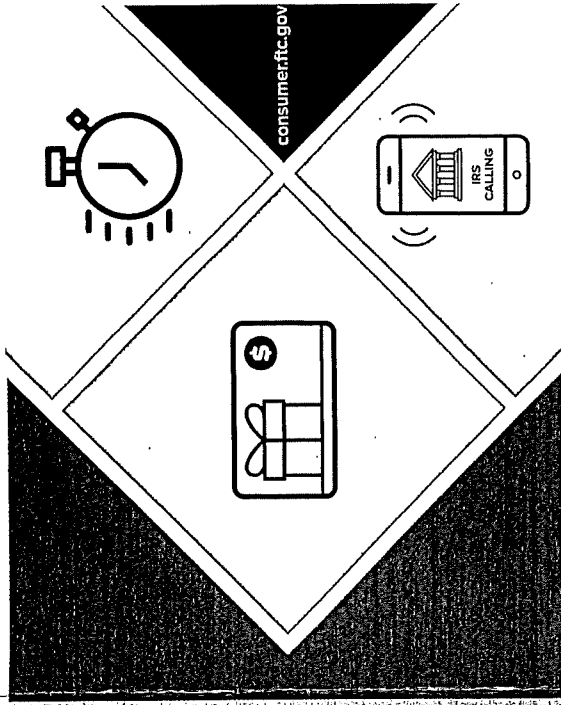
Before you do anything else, tell someone — a friend, a family member, a neighbor — what happened. Talking about it could help you realize it's a scam.

Report Scams to the FTC

If you were scammed or think you saw a scam, report it to the Federal Trade Commission.

[ReportFraud.ftc.gov](https://www.ftc.gov)

How to Avoid a Scam



**FEDERAL TRADE
COMMISSION**

September 2020