

Avoiding Scams, Fraud, & Predatory Practices

Consumer scams, fraud, and identity theft are now more prevalent than ever. Protecting yourself as a consumer doesn't necessarily mean you need any special skills or expertise. Take your time to ask questions, read the fine print to understand all terms, conditions, potential fees, etc. and don't be rushed into any decisions.

Scammers often prey on vulnerable people and pretend to be someone you know. They can reach anyone by phone, email, postal mail, text, or social media. Most scams, fraud and identity theft schemes are "phishing" for your personal information and promise easy money, prizes, or a debt-free life in exchange for upfront money.

Typical Signs That It's a Scam

1. Scammers **PRETEND** to be from an organization you know.

They often pretend to be contacting you on behalf of the government to get your social security number or other personal information. They might use a real name, like the Social Security Administration, the IRS, Medicare, a financial institution, or make up a name that sounds official. Some pretend to be from a business you know, like a utility company threatening to turn off your power or 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 there's a virus on your computer. Many 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.

They 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. Or, 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 back.



AVOIDING SCAMS

- Take steps to **block unwanted calls** and filter 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 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 directly.** 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 decide.
- **Stop and talk to someone you trust** (a friend, family member, neighbor) and share what happened. Talking about it could help you realize it's a scam.

The following resources have information on current or common scams. They also provide guidance on what to do if you are a victim of a fraud or scam.

Federal Trade Commission Consumer Information: Call (877) 382-4357 or visit Consumer.FTC.gov

USA.Gov: USA.Gov/common-scams-frauds

Wisconsin Department of Agriculture, Trade and Consumer Protection: Call (800) 422-7128 or visit datcp.wi.gov

If your identity is stolen, report it to the FTC right away at identitytheft.gov. They will help you build a recovery plan. You can also file a complaint through the State of Wisconsin DATCP.