## AVOIDING SCAMS

# DO'S

- Hang up on robocalls and ignore messages from unknown people.
- Be skeptical about "too good to be true" offers.
- Talk to someone you trust to verify the information,
- Secure personal information and avoid sharing it.
- Report scams!

# DON'TS

- Don't send money to someone you don't know.
- Don't use unusual payment methods.
- Don't act in a haste
- Don't share personal information to unknown sources.
- Don't keep it to yourself.

# ANYONE CAN FALL VICTIM TO A SCAM.

Many people fall victim to scams every day, often causing feelings of shame and embarrassment.

Don't let these feelings deter you from seeking help and reporting.



## RESOURCES

To learn more about ways to prevent, identify, and report scams, visit:

**Federal Trade Commission** 

https://consumer.ftc.gov/scams

**Minnesota Attorney General** 

https://www.ag.state.mn.us/consumer/scams/

**Social Security Administration** 

https://www.ssa.gov/scam/

## SCAM PREVENTION



If you think you may have fallen victim to a scam, call your local law enforcement agency.

### **COMMON SCAMS**



#### **Imposter Scams**

Someone pretends to be a trusted person or organization—like a government agency, a tech support representative, or even a friend or family member.

#### **Lottery / Prize Scams**

You're told you've won a lottery, sweepstakes, or prize you never entered. Scammers demand payment for "fees" or personal details to claim the prize.

#### **Work Scams**

Scammers pose as an employer to trick job seekers into sharing personal information. Fraudulent job offers promise high salaries or work-from-home opportunities but require upfront payments or fees.

#### **Charity Scams**

Scammers can pose as charitable organizations to exploit your generosity.

#### **Online Shopping Scams**

Fake websites advertise goods at low prices but fail to deliver the product, send counterfeit items, or gain access to personal information.

#### **Romance Scams**

Scammers create fake profiles on social media to build emotional connections & gain trust. Once a relationship is made, they request money, gifts, or personal details,

#### **Investment Scams**

Scammers make fake investment opportunities, promising high returns with little to no risk. These often target savings or retirement funds.

#### **Government Assistance Scams**

Scammers may impersonate government agencies, claiming your benefits like SNAP, MFIP, Social Security, or MA are at risk unless you pay a fee or provide personal info.

#### **WARNING SIGNS**

#### Too good to be true

Promises of guaranteed money, prizes, or high returns with no risk.

#### **Urgency & Pressure**

Scammers create a sense of urgency, fear, or excitement to pressure you into acting quickly,

#### Secrecy

Insist that you keep the offer or request confidential to prevent you from verifying the situation.

#### **Unsolicited Contact**

Unexpected calls, emails, or messages from unknown sources.

#### **Personal Information**

Asking for sensitive details like Social Security numbers, passwords, or bank info.

#### **Unusual Payment Methods**

Demands for payment via gift cards, wire transfers, or cryptocurrency.