

# Can you spot a scam?

Learning more about how to spot a scam can save you from the heartbreak of losing your hard-earned money. There are many sources of information that you can learn more about the signs that signal you are about to be scammed.

## **Common signs of a scam include:**

- A phone call asking for money or personal information, such as your Social Security number.
- A request to buy gift cards to pay a purported debt or to send money to someone whom you've only met online.
- An unauthorized charge on your credit card.
- An email or call saying you've won a sweepstakes or lottery, though you don't recall entering one.
- A text from what appears to be someone you know urgently requesting money or a gift card.

A scam can come to you from many different sources.

- Email
- Phone call
- Text messages
- Phishing scams
- US mail – they look real
- Online shopping scams
- Authority – someone stating they are from IRS
- Calls from out of the blue ...
- A sense of urgency ...
- Misspelled words or grammatical errors ...
- Won't appear on camera or meet you in person ...
- A price that's too good to be true ...
- A promise of easy money ...
- Requests an unusual payment option ...
- Collection agency
- Online social media
- Social Security scam
- Don't follow links like a bank or credit card from an email

Some excellent and safe resources are listed below. Remember, scams come in all forms.

How to get information:

AARP [Scam, Fraud Alerts - Protect Your Digital Identity \(aarp.org\)](https://www.aarp.org)

Your bank – go to your account website

Your credit card vendors – go to your account website

Reader's Digest [How to Identify a Scammer — 8 Signs You May Be Getting Scammed \(rd.com\)](https://www.rd.com)

Medicare.gov - [Reporting Medicare fraud & abuse | Medicare](https://www.medicare.gov)

Consumer Financial Protection Bureau - [Five ways to recognize a Social Security scam | Consumer Financial Protection Bureau \(consumerfinance.gov\)](https://www.consumerfinance.gov)

Social Security - [Protect Yourself from Social Security Scams | SSA](https://www.ssa.gov)

USPS Postal inspection service - [United States Postal Inspection Service \(uspis.gov\)](https://www.uspis.gov)