

Is It a Scam?

Scams can happen to anyone. Scammers are good at what they do. Learn how to protect your money and information from scammers.



What do scammers want?

Scammers are dishonest people. Some lie to convince you to send them money.

Other scammers want your information. They try to get information like the username and password for your bank account. Or your credit card number or Social Security number.

They want your information so they can pretend to be you and use your accounts without permission.

What are the signs of a scam?

Scammers tell many different stories to try to get your money or information. But scams usually have some things in common.

Scammers contact YOU and say there's a problem. They might lie and say you owe the government money. They might pretend someone in your family had an emergency. They could say there's a virus on your computer. Or they might tell a different lie.

But there's no real problem or emergency — they just made it up to get your money or information.

Scammers tell you to hurry. They don't want you to have time to think or to check out their story. Scammers might even lie and say you'll be arrested if you don't act quickly.

Scammers tell you to pay, and they tell you HOW to pay. Scammers often say you can only pay by:

- ▶ buying a gift card and giving them the numbers on the back
- ▶ wiring money through a company like MoneyGram or Western Union



- ▶ sending them cryptocurrency
- ▶ using a payment app

They tell you to pay these ways because it's like using cash. Once you pay, it's hard to get your money back.

How do I protect myself from scammers?

Here are some ways to protect yourself:

- ▶ Don't respond to unexpected calls, emails, texts, or social media messages that ask for money or personal information.
- ▶ Take your time. Honest organizations will give you time to make a decision. Anyone who pressures you to pay or give them your information is a scammer.
- ▶ Never pay someone who insists you can only pay with a gift card, a wire transfer, cryptocurrency, or a payment app.

How do I report a scammer?

Tell the Federal Trade Commission:

- ▶ Go online at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)
- ▶ Call **1-877-382-4357**