

DON'T GET SCAMMED!

Tips for Avoiding Financial Scams



- ÿ Hang up on solicitors. Examples include those who call you on the phone to tell you that you won a prize, lottery, or sweepstake, or say you owe the IRS taxes and threaten arrest, or that they are a local business wanting to perform services for you.
- ÿ **NEVER** wire money unless it's for a relative or friend who you personally know, not someone you met on the internet or phone, or through the mail.
- ÿ Sign up for the do not call list at 1-888-382-1222 or www.donotcall.gov
 - This will not block all scam calls. The Do Not Call List is not a block, it is a registry.
- ÿ Remove your name from mailed solicitation lists. (This will not stop all junk mail)
 - Credit card offers: 888-567-8688 or www.optoutprescreen.com
 - Direct mail and email offers: www.dmachoice.org
- ÿ Regularly review your credit report and bank statements.
 - www.annualcreditreport.com offers 3 free services to check your credit report every year: TransUnion, Equifax, and Experian
- ÿ Make sure your internet social media settings are private, such as for Facebook.
- ÿ Get a “coach” who can be family members, friend, banker or others who you can consult with **before** you sign a contract, send money in response to a phone request such as lottery winning, respond to the IRS regarding owing taxes, co-sign a loan, or open a bank or credit card account on behalf of someone else. Remember, it is a major red flag if someone is pressuring you to sign a contract or send money immediately, or keep it a secret.
 - I can call _____ at _____
 - I can also call _____ at _____
- ÿ Shred suspicious mail and do not respond to junk mail or email from strangers or companies that encourage you to send a small fee.
- ÿ Use a credit card rather than a debit card for online purchases, for more protection.
- ÿ Beware of people you meet online who ‘befriend’ you quickly and want an instant romance. This may be the beginning of a romance scam in which they will ask for your money, or become a money mule and to do other illegal acts including money laundering.
- ÿ **Don't be a MULE.** A money mule is a person who receives and transfers illegally acquired money on behalf of others often met on the phone or internet.
 - This is money laundering, a very serious crime.
 - Mules are asked to wire funds or accept it into your own bank account, or open a new bank account and then forward it to someone else's account, often outside the US.
 - Don't believe those who want you to open accounts, or transfer money into different bank accounts as part of a job, or to help someone for a story they want you to believe.
 - Victims may be asked to transfer stolen money in scams such as lottery, work at home, secret shopper and romance scams, not knowing they are dealing with actual criminals.

Is It A Scam? Where To Ask, Report and Get Help



- ÿ Contact Local Law Enforcement – call 211 to find the phone #
- ÿ Contact Adult Protective Services at 877-477-3646
- ÿ Call the Los Angeles Dept. Consumer and Business Affairs(213) 974-1452
- ÿ Contact Federal Trade Commission at 877-382-4357 or www.ftc.gov
- ÿ Contact the Internet Crime Complaint Center at www.ic3.gov asap
- ÿ Contact the Senate Subcommittee on Aging SCAM hotline at 855-303-9470
- ÿ Unsure if it is a mail and/or lottery scam? Call the US Postal Inspectors at 877-876-2455
 - You can also call the California Lottery Commission at 1-800-568-8379
- ÿ Construction, solar and other local scams/unlicensed contractors scam?
 - Contact the California Contractor’s State License Board at 800-321-2752
- ÿ Romance Scam?
 - Close online dating or social media account, notify them of scam and open a new account with a new username and password and stronger privacy settings.
 - Report it immediately to the www.ic3.gov website, as well as your bank, and local police.
- ÿ Concerned you are a victim of identity theft?
 - Identity Theft Resource Center at 1-888-400-5530 or www.idtheftcenter.org
- ÿ IRS scam? Remember, the IRS will NEVER call you
 - If you are not sure if you owe taxes, call the IRS at 1-800-829-1040
 - If you know that they do NOT owe taxes, call IRS TIGTA at (213) 576-4147
 - https://www.treasury.gov/tigta/contact_report_scam.shtml
- ÿ Healthcare/Medicare Fraud? Or concerned it is a scam?
 - Contact California Senior Medicare Patrol at 1-855-613-7080
- ÿ Wired money? Contact wire provider or your bank immediately to stop the transfer
 - Western Union Fraud Hotline at 800-448-1492; Moneygram at 800-926-9400
 - Other Prepaid Gift Cards: Scammers might ask for iTunes gift cards, Amazon gift cards, PayPal, reloadable cards like MoneyPak, Reloadit, or Vanilla.
 - Government agencies won’t require you to use these payment methods.

Additional Tips

- ÿ Set Up a Scam File To Keep Your Paperwork—Email, Mail, Receipts, Notes, etc.
- ÿ Seek Support- Consider counseling through your health insurance
 - WISE & Healthy Aging telephonic support group at (310) 394-9871 ext. 423
 - Bet Tzedek Legal Services for potential civil law remedies at (323) 549-5837
 - National Foundation for Consumer Credit (nonprofit Financial Counseling Services) Includes www.nfcc.org 1-800-388-2227
 - KeepYourHomeCalifornia.org or 888-954-5337.
 - If you have been a victim- beware recovery scams saying they will help you recover your money for a fee.