

How to Spot **SCAMS**

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**MONEY
THING®**



82
seconds

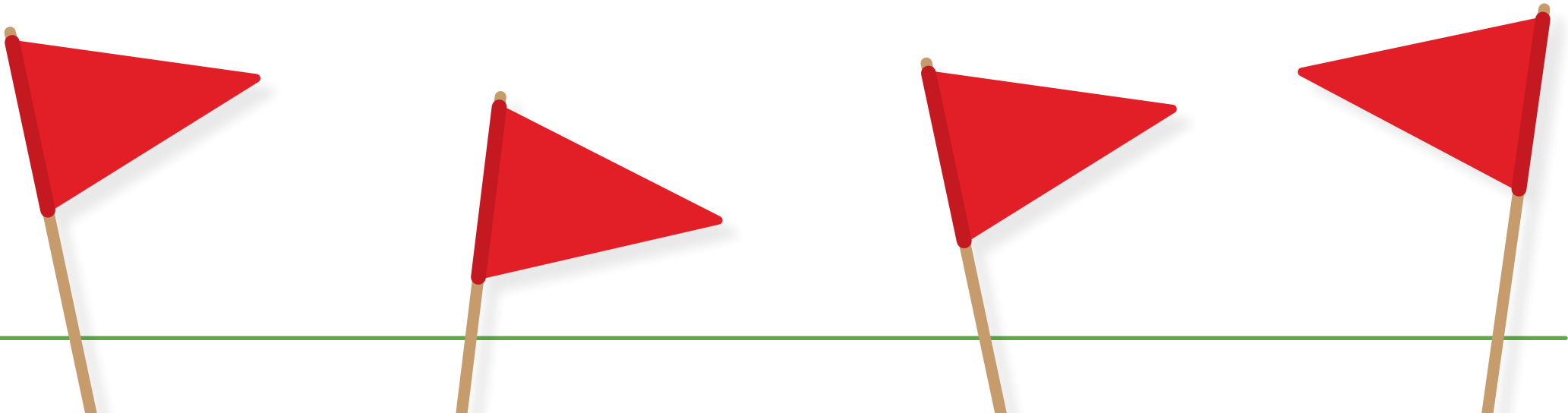
The average amount of time it takes for the first victim to fall for a newly launched phishing scam

Scams are designed to trigger an immediate response

Stress and urgency affect the way your brain processes information



Learn to spot the warning signs by
familiarizing yourself with common scams

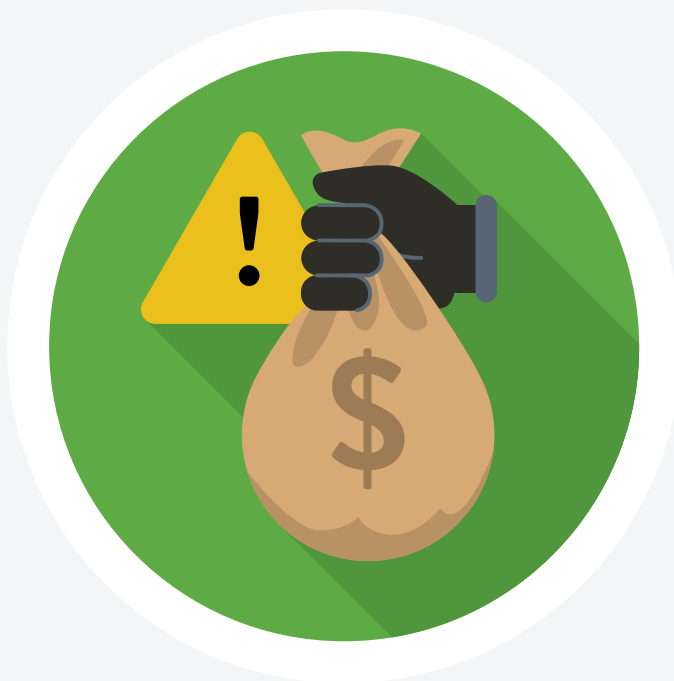


Types of
SCAMS

UNEXPECTED MONEY

THE SETUP

A wealthy person asks the target for help with the transfer of a large sum of money, or an estate lawyer notifies the target of a large inheritance from a distant relative



THE SWINDLE

The target is required to pay fees, write a check or provide bank account access in order to complete the transfer of funds; the target never receives the money

UNEXPECTED WINNINGS

THE SETUP

The target is notified that they've won a lottery, a contest, a sweepstakes or some other prize giveaway



THE SWINDLE

In order to claim the (invented) prize, the target is instructed to pay a lottery tax or provide personal information

BUYER-SELLER FRAUD

THE SETUP

The target comes across a tempting online listing for a premium item at an extremely low price



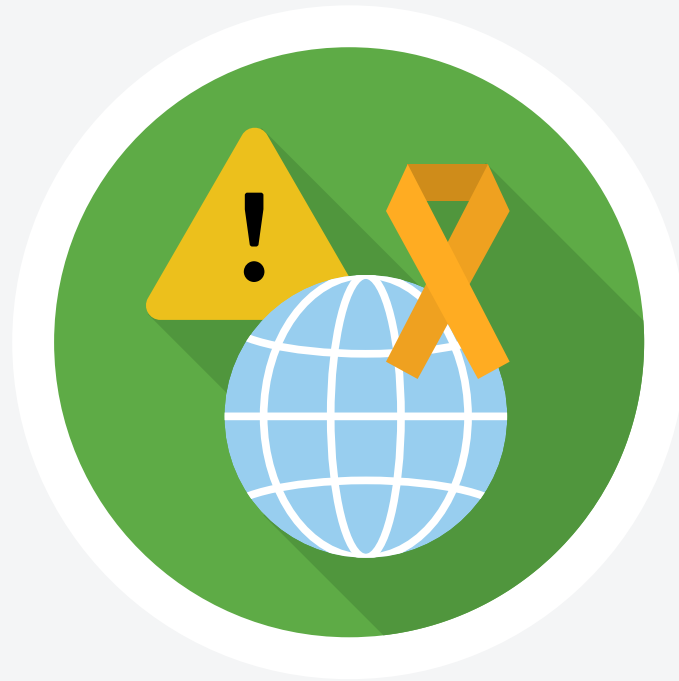
THE SWINDLE

Scammers collect the payment but never deliver on the product; multiple accounts and fake reviews are used to disguise their deceptive practices

FAKE CHARITIES

THE SETUP

The target is contacted by a charitable organization and asked to make a donation



THE SWINDLE

Scammers pose as existing charities or invent fake ones and then pocket the donations

DATING SCHEMES

THE SETUP

The target is charmed by a new online sweetheart and develops an emotional bond with them



THE SWINDLE

The new sweetheart is actually a scammer; once the relationship has developed, the scammer asks for expensive gifts, travel or cash

GET-RICH-QUICK SCHEMES

THE SETUP

A job placement service offers to find a position for an unemployed target, or the target is approached by a businessperson with an investment opportunity



THE SWINDLE

The scammer collects placement fees for their fraudulent job placement service, or takes off with the target's investment money

THREATS AND EXTORTION

THE SETUP

The target receives urgent demands for money from a government official or from law enforcement, or the target discovers ransomware on their computer



THE SWINDLE

The scammer poses as an authority figure to scare the target into paying them; the scammer holds computer files hostage to pressure the target into paying them

IDENTITY THEFT

THE SETUP

The target is asked to log into their account or confirm their password, or the target is contacted by a friend or relative and asked a series of questions



THE SWINDLE

The scammer impersonates the target's personal and business contacts in order to gain personal details that can then be resold or used for identity fraud

What to do if you're
TARGETED

REPORTING SCAMS

Internet Crime Complaint Center (IC3)

www.ic3.gov

Federal Trade Commission (FTC)

www.FTC.gov/complaint

REPORTING SCAMS



If possible, document the attempt with screenshots or recordings



Alert any companies or individuals the scam is attempting to impersonate



Tell your friends and family to be on the lookout for similar scam attempts

Tips for staying
SCAM-PROOF



Buy some time

In stressful situations,
practice creating time
and space to think

Pausing—even if it's just
for a minute—will allow
your brain to better
process the situation

Use the address bar

Get in the habit of visiting websites directly instead of following links contained in emails—especially when you're updating account or billing information





Cross-reference

To verify a company identity, use a means outside of the original communication, like doing a separate web search or returning a call through a publicly listed number

Device advice

Smaller screens and the inability to hover over links make it harder to spot phishing attempts on smartphones than on computers

Be extra vigilant when browsing your inbox on the go



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Sources: FBI.gov, USA.gov, Verizon, Australian Competition and Consumer Commission

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