A BAD DEAL IN DISGUISE:
TYPES OF SCAMS

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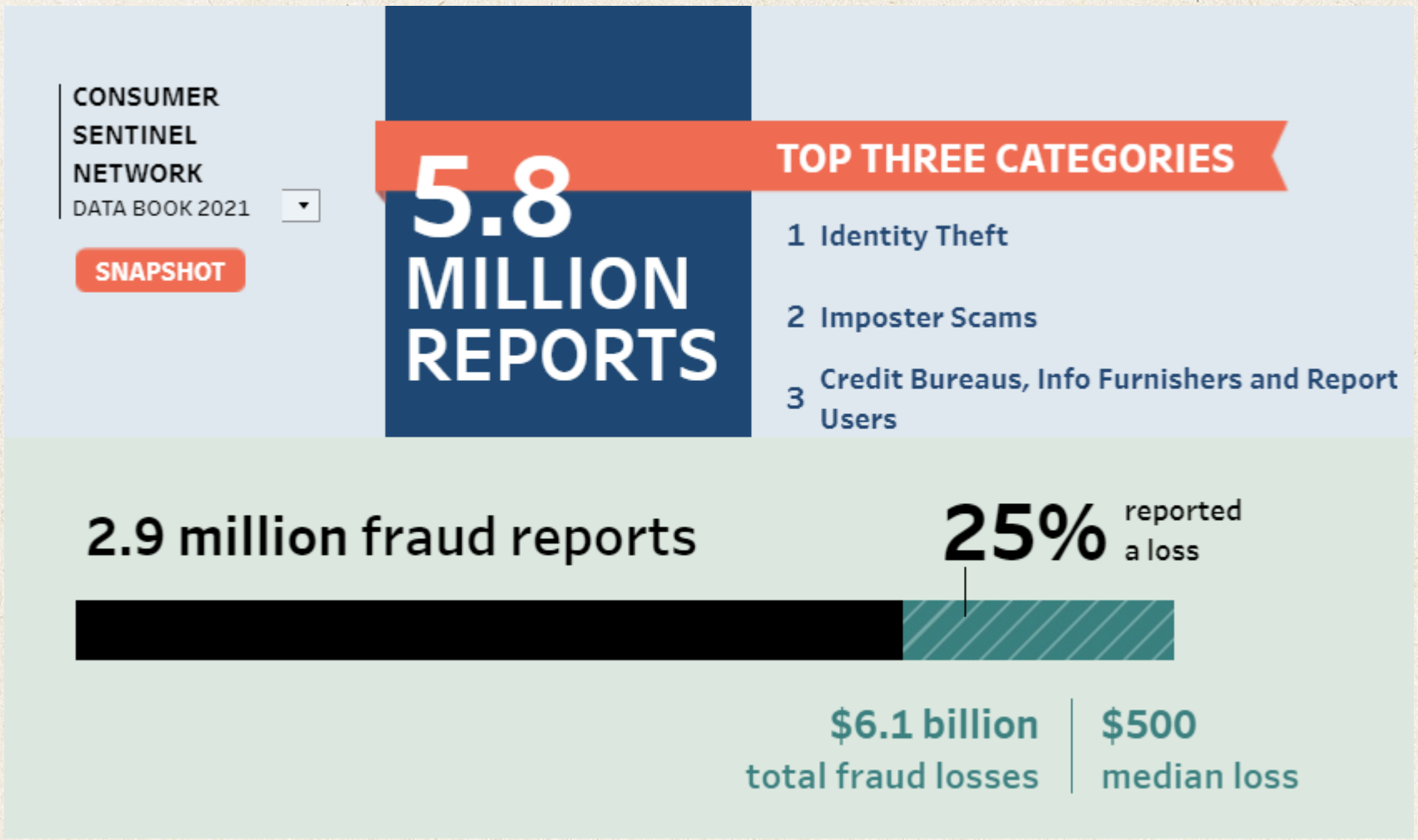
Objectives

- Identify at least three types of imposter scams
- Identify at least two types of advance fee scams
- Name at least one organization to which you can report potential fraud

What scams have you heard about in your local news?



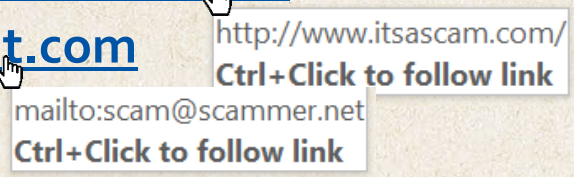
Data as of March 31, 2022
https://public.tableau.com/app/profile/federal.trade.commission/viz/ConsumerSentinel/Infographic

Play SCAM-O

Imposter Scams

Phishing

- Scammer pretends to be someone else to get your information
- Important information from … (you name it!)
  - Bank or credit union
  - Prince or inheritance
  - Shipping tracker link
  - Payment declined
  - Request to update credit information
  - Investigate fraudulent charges
- Beware clicking links – hover mouse
  - Click this link – it's safe!!!
  - bob@bobcat.com



“Grandparent” Scam

- Caller claims to be grandchild or person in distress
- Needs money wired immediately
- Suspicious forms of payment
- Stresses urgency and secrecy

Romance Scam

- Online dating scams
- Moves quickly
- Doesn't want to meet
- Asks for money

Charity Scams

- Takes advantage of people's generosity in times of need
- Often after natural disasters or national tragedy

Tech Support Scam

- “Assists” with computer issues
- Many formats

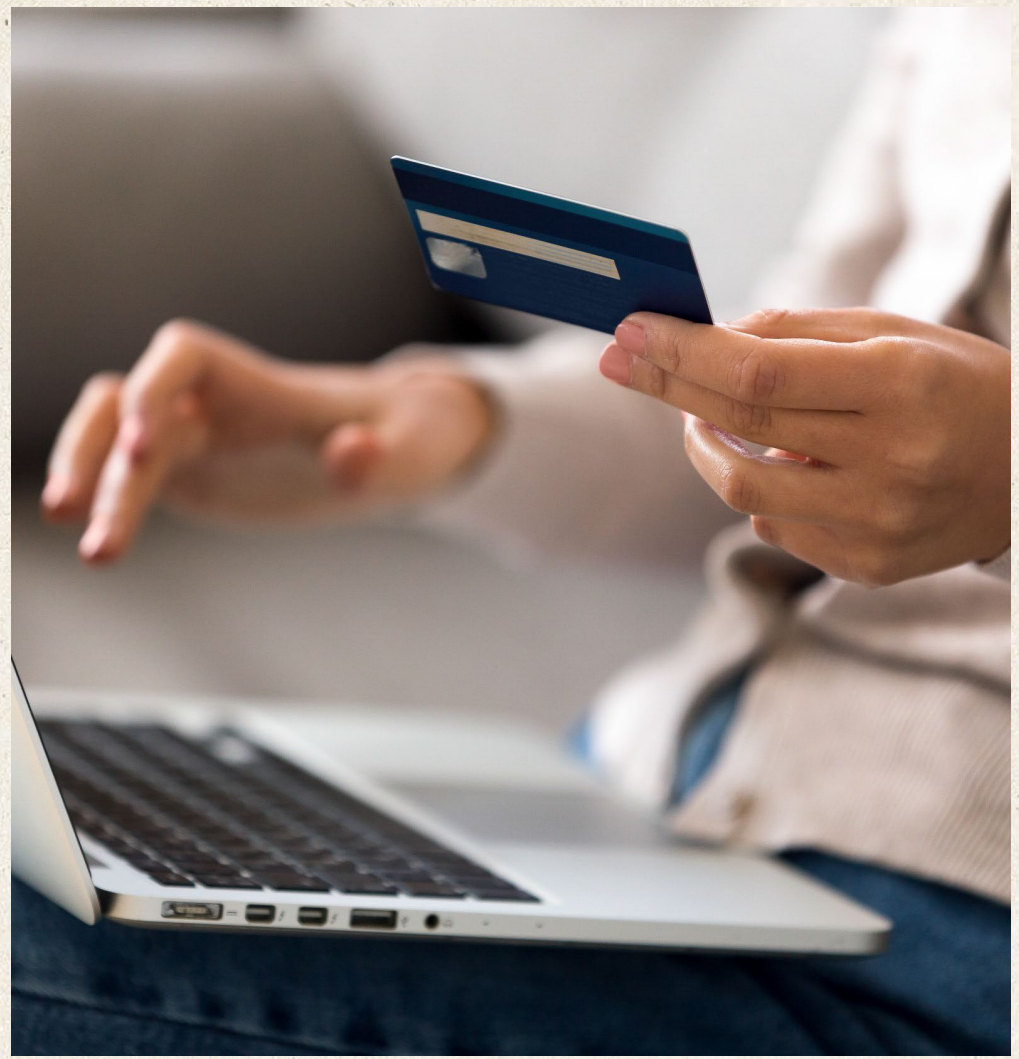
Imposters Who Threaten

- Internal Revenue Service (IRS) scam
- Deputy sheriff scam
- Social Security scam
- Medicare scam

Advance Fee Scams

Online Purchase Scam

- Growing scam category
- Paid for product or service and never received
- Received fake, low-quality, or incorrect item



Government Grant / Fake Loan Scam

- Claims to be loans or government grants
- May ask for advance payment for fees or taxes
- May ask for checking information
- Don’t pay for grant lists – free at grants.gov

Prize, Lottery, or Sweepstakes Scam

- "Win" you're not expecting
- Fees for taxes, processing, or shipping
- Cannot increase odds by paying

Home Improvement Scams

- “Leftover” materials deal
- Takes deposit, but does not do the work

Fake Checks Scam

- You receive a check or money order
- Sender wants you to send them the “extra”
- Check is counterfeit or bounces

Employment Scams

- False employer uses you to cash checks
- Never pays “reimbursement” for costs or services
- May require up-front money for license, registration, insurance, etc.

Tips to Avoid Scammers

Protect Yourself

- Do some research
- Use sites that are encrypted
- Don’t pay with gift card or wire transfer
- Never send money to get money

Report Fraud

- Attorney General at ag.ky.gov/scams or 888-432-9257
- Federal Trade Commission at ReportFraud.ftc.gov or 877-FTC-HELP
- Better Business Bureau at bbb.org/scamtracker
- Cybercrime – Internet Crime Complaint Center (IC3) at www.ic3.gov
- Identity Theft – IdentityTheft.gov

Scam Detectives Game

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