

Dealing With Scammers

Learn how to recognize and deal with scammers online and on the phone.

1. How Can I Identify a Scam?

Scams can crop up in a variety of places, including phone calls, emails, social media messages, ads, etc. Scams are unfortunately something that we all encounter on our devices and whenever we are online.

The goal of a scam is to trick you into doing something or giving away information that the scammer can use to commit identity theft, steal your money, or cause other mischief.

Here are a few common traits of a scam:

- **Scammers try to trick you into thinking they are a trusted source**
They might try to impersonate your financial institution or your device manufacturer.
- **Scammers often try to make you feel rushed**
They'll insist something is urgent, is a limited-time offer, or is some sort of emergency that requires quick action.
- **Scammers will manipulate your emotions**
They might try to scare you or get you excited about an opportunity so you don't think critically.
- **Scammers very often ask for something**
That might be money or personal details and information.

2. How Can You Deal With and Avoid Scams?

- **Practice digital minimization**
Be cautious with what information you make available online. Scammers can use that to send you messages that might fool you.

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- **Don't give personal information to someone you don't know**
Be cautious of unknown sources or an unexpected calls or emails, especially with financial information.
- **Pause and take time to investigate requests to ensure they are legitimate**
You can look up phone numbers or email addresses to make sure they are legitimate.
- **Don't click on links or download anything until you are sure of the sender**
Do your research first, and only click or download when you are certain it is legitimate.
- **Don't give into pressure!**
Scammers try to scare you or get you to act quickly. Never send money or give personal information to someone who is pressuring you.
- **Talk to someone you know or report something if it seems suspicious**
You can report fraud to the Federal Trade Commission or label things as spam in your email or in your calls or text messages.