

# Identifying Scam Calls

# In This Module

- What are scam calls, and how do they work?
- How do you recognize different types of scam calls?
- What are some ways to identify and deal with scam calls?

# Scam Calls

*Scams calls try to trick you into revealing your personal information or into giving away money or access to your financial information. Scam calls use a variety of techniques to fool and potentially defraud you*

# Discussion

What kinds of scam calls have you received lately?

# What Are Scam Calls?

Scam calls:

- Are an increasingly common type of fraud
- Affect millions of Americans each year
- Use different techniques in order to get you to reveal your personal information

Scammers are ultimately trying to get access to your money or to your personal details in order to commit identity theft.

# How Do They Work?

Scam calls use different techniques to fool you:

- False sense of urgency
- Instilling fear
- Tempting you with an opportunity or a prize
- Appealing to your kindness

# What Are Some Signs of Scam Call?

- Calls from unknown numbers or spoofed local numbers
- Robo calls or calls that are recordings
- Calls that sound vaguely threatening or overly urgent
- Calls that pressure you into revealing personal information

# Types of Scam Calls

- Notifications that you owe money to a place like the IRS
- Notifications that your bank account or utility account has been compromised
- Warnings about having to pay a fine for missing jury duty
- Threats from a collections agency



# Types of Scam Calls

- Letting you know that you've won a prize or a free cruise
- Requesting that you donate to a charity
- Opportunities to consolidate your debt
- Offers to help you pay off a loan
- Opportunities to sign up for new and better health insurance

# Scam calls vs. scam emails

- **Scam calls** are often focused around money, whether that is money you allegedly owe or money you've allegedly won.
- The aim of these calls is to convince you to give away money or to give the caller access to your personal details so that they can defraud you.

# Scam Calls vs. Scam Emails

- **Scam emails** tend to focus more on gaining access to your online accounts and use strategies like fake password reset messages to trick you
- However, there are instances of fake tech support calls that try to trick you into revealing account or password information

# Identifying and Managing Scam Calls

- Avoid answering calls from unknown numbers
- Screen unknown callers with voicemail
- Never give out personal details or financial information to an unknown caller
- Save businesses and services you use to your contacts
- Double check on suspicious calls and messages
- Cut down on spam calls in general by signing up for the Do Not Call List and using settings on your phone to block spam callers

# Takeaways

- Scam calls are a huge nuisance. Aside from being annoying, they can pose real threats to people and can result in people losing money or falling victim to identity thieves
- Learn to identify common types of scam calls and recognize the signs of a scam caller
- Remember, scam calls often center around money (money you allegedly owe or money you've allegedly won)
- The best defense against scam calls is to not engage with them!

# Resources

National Do Not Call Registry ([link](#))

“Phone Scams” from AARP ([link](#))

**Questions?**

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