

# Scam Red Flags

Millions of people become victims of financial scams every year. One of the best ways to avoid becoming a victim yourself is to know the telltale signs of a scam.

**Requests to wire money:** A call or email from someone asking you to wire money to claim a prize, make a purchase, or pay a fee for a work opportunity is usually a scam. Once you wire the money, it's gone.

**Calls from government agencies:** Government agencies such as the IRS, Medicare, and Social Security Administration will not call or email you. These agencies communicate by mail and will only contact you by phone if you call them first. They will never ask you to pay by wiring money.

**Unsolicited calls:** Hang up on calls from groups you've never had contact with that ask for your personal information. Then call the organization directly to see if it was trying to contact you.  
**Computer tech support calls:** A call out of the blue from someone claiming that there is a problem with your computer is a scam. The scammer might ask for remote access to your computer or for payment to fix the problem. Just hang up.

**Debt collection calls:** There are legitimate debt collectors, but impostors might try to get you to pay a debt you don't owe. They won't provide the name of the creditor, will pressure you to pay with a wire transfer or prepaid card, and might threaten to reveal your debt to others.

**Failure to appear for jury duty calls:** Calls from law enforcement officers claiming that you failed to appear for jury duty and must pay a fine to avoid arrest are scams. Legitimate government offices won't demand immediate payment or threaten you with imprisonment.

**Emergency calls from the grandkids:** A call from someone claiming to be your grandchild in desperate need of cash fast could be a scam. Telltale signs include a plea to wire money. Ask the caller questions that only your grandchild could answer, or call your grandchild directly.

**Limited-time offers:** Emails, text messages, and phone calls from people offering a chance to get in on a money-making opportunity or investment for a limited time only are scams.

**High-return investments with no risks:** A pitch for an investment that offers high returns with no risk is a scam. All investments have some level of risk.

**Free lunches:** Offers in the mail to attend free lunch or free dinner investment seminars are sales pitches that are meant to get you to purchase high-fee, unsuitable, or even fraudulent investments. Don't go.

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