



7 SCAM TACTICS!

Spot It. Stop It. Report It.



URGENCY/ PRESSURE

"You must act NOW or lose everything."

Scammers manufacture panic because panic shuts down clear thinking. Any person or organization demanding an immediate decision - especially around money, personal information, or account access - signals danger.



UNUSUAL PAYMENT REQUESTS

"Real businesses accept standard payment methods."

Real businesses accept standard payment methods. When someone directs you toward gift cards, wire transfers, Zelle, Cash App, or cryptocurrency, they have chosen methods that leave no trail and offer no recovery.



TOO-GOOD-TO-BE-TRUE OFFERS

"You've won! You're pre-approved! Guaranteed returns!"

Scammers lead with extraordinary promises because excitement clouds judgment the same way fear does. Guaranteed investment returns, unexpected lottery wins, and miracle-price offers all follow the same playbook - hook you with the dream, then collect your money or information before reality sets in.



ISOLATION TACTICS

"Don't tell your family - this offer is just for you."

Scammers work hard to separate you from anyone who might raise a question or slow you down. Instructions to keep a transaction secret, warnings that family members "won't understand," or pressure to handle everything alone all point to one goal - cutting off your support system before you catch on.



UNSOLICITED PERSONAL INFORMATION REQUESTS

"We just need to verify your Social Security number."

Your bank, the IRS, Social Security Administration, and Medicare already have your information on file. Any contact - phone, email, or text - requesting your SSN, bank account number, Medicare ID, or password arrived uninvited and wants something valuable. Verification requests from legitimate institutions happen when YOU initiate contact, through official channels.



THE PERFECT STRANGER

"I've never felt this way about anyone - and I need your help."

Romance scammers build deep emotional connections fast - often within days. They shower you with attention, declare love early, and paint a vivid future together. The person always lives far away, works overseas, or faces constant obstacles to meeting in person. Once trust runs deep, a crisis appears - medical bills, a stuck shipment, a legal emergency - and a financial request follows



UNVERIFIABLE IDENTITY

"Trust me - I'm from the government / your bank / tech support."

Anyone can claim any identity over a phone or screen. Scammers routinely impersonate the IRS, Social Security Administration, Medicare, major banks, Amazon, and Microsoft. A legitimate caller welcomes your request to verify their identity. A scammer resists it, redirects you, or creates new urgency to keep you from checking.

THE RED FLAG SCAM QUICK GUIDE

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PHONE SCAMS

The call feels urgent, official, or too helpful.

- Caller claims to be the IRS, SSA, Medicare, or law enforcement
- Robocall offers a free prize, reduced interest rate, or warranty extension
- Caller asks you to "press 1" to speak to an agent about a problem with your account
- Caller warns of immediate arrest, account suspension, or legal action
- Caller ID shows a government agency or local number - scammers spoof legitimate numbers



ONLINE SHOPPING SCAMS

The deal looks real but the seller disappears.

- Price sits dramatically below every other listing for the same item
- Seller accepts only wire transfer, gift cards, or peer-to-peer payment apps
- Website lacks a physical address, customer service number, or return policy
- Product photos appear on multiple unrelated sites - a sign of stolen images
- Seller pressures you to complete the transaction outside the platform's official system



EMAIL & TEXT SCAMS

The message creates panic or promises a reward.

- Email claims your account has been compromised and demands immediate login
- Text arrives from an unknown number with a link to "verify" your information
- Message contains spelling errors, odd formatting, or a sender address that doesn't match the organization
- Email offers a refund, package delivery update, or account alert you never requested
- Link in the message leads to a website address that looks slightly off



ROMANCE SCAMS

The relationship moves fast and always needs something.

- Person professes deep love within days of first contact
- Profile photos look professionally shot or appear across multiple unrelated accounts
- Person always has a reason they cannot video chat or meet in person
- Every conversation eventually circles back to a financial hardship or emergency
- Person discourages you from discussing the relationship with family or friends

WHAT TO DO RIGHT NOW

Three steps that protect you every time.

PAUSE.

Slow everything down. Scammers need your speed - take yours back. Step away from the phone, screen, or conversation for at least 10 minutes before doing anything.

VERIFY.

Contact the organization directly using a number or website you find independently - never the one provided in the suspicious contact. Call a trusted family member or friend and describe what happened.

REPORT.

- Federal Trade Commission: [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)
- FBI Internet Crime Complaint Center: [IC3.gov](https://www.ic3.gov)
- AARP Fraud Helpline: 1-877-908-3360
- Local law enforcement non-emergency line

