

AVOID TELEPHONE AND INTERNET SCAMS



**Scam artists on the telephone use
lies, deception, and fear tactics**

GRANDPARENT SCAM



***Hello, Grandpa. I'm in trouble.
Please don't tell Mom.***

Scammers:

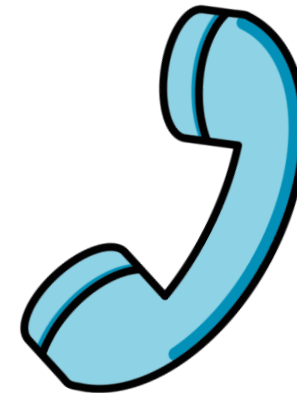
- May know grandchild's name
- Usually cry to disguise voice
- Plead for victim to wire money
- Ask not to tell family members

IRS TELEPHONE SCAM

Scammers:

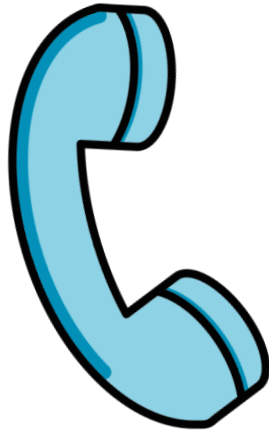
- Say money is owed for taxes
- May use spoof (i.e., falsely represent) IRS toll-free numbers
- Use common names and fake IRS badge numbers
- May know the last 4 digits of a victim's Social Security number

*.... calling
from the IRS...*



IRS TELEPHONE SCAM (cont.)

***.... calling from
the IRS...***



- Send bogus IRS emails
- Mimic a call site
- Threaten jail time or driver's license revocation
- Hang up and call back pretending to be from the local police or Department of Motor Vehicles

IRS TELEPHONE SCAM (cont.)



The IRS **always sends** a written notification by the U.S. mail



The IRS **never asks for** payment or credit card information over the phone



The IRS **never requests** personal or financial information via email

WHAT TO DO



- If you owe taxes, call the IRS at 1-800-829-1040
- If you **don't** owe taxes:
 - Report the incident to the Treasury Inspector General for Tax Administration at: 1-800-366-4484 or www.tigta.gov
 - File a complaint via ftccomplaintassistant.gov

LOTTERY AND SWEEPSTAKES SCAMS

Scammers may:



- Call, email, or text regarding lotteries, drawings, or sweepstakes
- Request upfront processing fees or taxes
- Send authentic-looking claims checks
- Pose as an attorney for winners

TIPS FOR AVOIDING TELEPHONE SCAMS



- Cannot usually win a contest unless you enter
- Never “pay to play”
- Be suspicious of pressure to wire funds
- Pay attention to warnings from your financial institution
- If the caller claims an emergency, check it out at a number you know to be valid
- Be wary of requests for secrecy

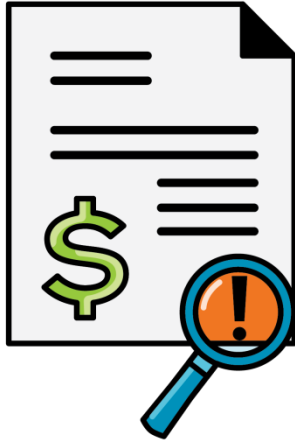


ACTIVITY 1: TELEPHONE SCAMS

Complete Activity 1 in the Resource Guide.

1. Read each scenario
2. Answer the questions
3. Be prepared to explain your answer

PHANTOM DEBT COLLECTION SCAM



Scammers trick victims into paying a debt that doesn't exist. They may:

- Contact victims via phone
- Refuse to answer any questions
- May have information about victims
- Use threats and scare tactics
- Pose as law enforcement agents or government employees

PHANTOM DEBT COLLECTION SCAM (cont.)

- Refuse to give you a mailing address or phone number
- Ask for personal financial information
- Ask you to buy a prepaid debit card and send the card



DEBT COLLECTION SCAM: SAFEGUARDS



- Ask the debt collector's name, telephone number, and address
- If you don't recognize the debt, ask for more information in writing
- You have the right to get a breakdown of the amount owed
- Don't give any financial or sensitive information
- Keep copies of related papers



ACTIVITY 2: SCAM DEBT COLLECTION

Complete Activity 2 in the Resource Guide.

1. Read the scenario.
2. Answer the questions.
3. Be prepared to explain your answer.