



Common Scams Fact Sheet



Phishing/Spoofing Scam

A scam artist claiming to represent government agencies, public entities, charities, or law enforcement may contact you or solicit you requesting your personal information.



Prize/Free Gift Scam

A scam artist contacts via letter, email, or phone call pretending to be with an agency, lottery, or company and claims that you've won money. The catch is that you need to wire money to the scam artist to cover taxes or fake fees. You wire the money and never receive your prize.

Familiarize yourself with the following list of scams and protect yourself and your finances from fraud.

IRS Scam Calls

A scam artist claims to be from the IRS and claims the caller owes back taxes. The scammer claims money must be paid immediately to avoid arrest or legal consequences.

Grandparents Scam

Scam artists claim to be attorneys or law enforcement officers stating a grandchild is in trouble and requests the grandparent wire money or send a prepaid debit card.

Home Improvement/Doorstep Scam

Someone knocks on your door and offers to repair something in or around your home. You pay upfront and never see the person again.

Charity Scam

A scammer claims to collect money for a group of people in need. Always research a charity before making a donation and verify the charity is registered with the Attorney General's office.

Mortgage/Reverse Mortgage Scam

A scam artist offers you a free home, mortgage foreclosure, or opportunities for investment or assistance with refinancing.

Wandering Contractors Scam

A scammer comes to your door and pretends you need work done around your house. The scammer distracts you while someone else sneaks into your home and steals from you.

Work-at-Home Scam

Someone will promise you big money to work from home, but you'll need to invest money for start up costs, with likely no return or pay.

Investment/Ponzi Scheme

A scammer encourages you to make investments with an unrealistically high returns on investment.

Free Trial Offer Scam

A scammer will offer free goods and services and asks you for your credit card information. You'll end up being billed every month for the trial offer.

Bereavement Scam

A scam artist will try to take advantage of senior citizens who had recently lost a loved one. Scammers claim the deceased has outstanding debts that must be paid, asking for payment.

**Sweetheart/Romance Scam**

Someone creates an online relationship, builds your trust, and convinces you to send them money. There will always be an excuse why you can never meet but will inevitably continue to ask for money.

**Computer Tech Support Scam**

A scam artist may call or email and offer to solve a computer issue or sell you some software. Once they gain remote access to your computer, they can install malicious software to capture your personal information.