

It's important to protect yourself and your loved ones from scams by staying calm, taking precautions, and seeking help.

Protecting Yourself And Your Family From Scams



What are some signs of a scam?

Scammers have many strategies. Watch out for anyone who **contacts you by phone, email, text messaging or social media**. Especially if:

- You have never met in person.
- They are asking you for personal or financial information.
- They are trying to get you to do something quickly.
- They claim to be from the government or a bank.



How can I avoid falling for a scam?

- Slow down. Before you do anything, talk with someone you trust and do some research. This may mean asking your friends and family for help or searching the internet by entering the person/company contacting you and the term "scam." If others report the same issue, it is probably a scam.
- Never send money, gift cards or prepaid debit cards to someone you haven't met in person— even celebrities or people you meet on social media.
- Avoid sharing personal or financial information with someone you have not met in person, especially if you did not initiate contact with the person. This includes your banking information, Social Security Number, identification documentation, or any other sensitive information.
- Be cautious when trading or investing with someone you have not met in person, especially if you did not initiate contact with the person. Do your research and do not allow them to hurry you.



What can I do if I have been scammed?

If you think you may have been scammed, take action!

1. Talk to your family or a friend (someone you know in person) so they can help you.
2. File a report:
 - FBI Internet Crime Complaint Center
 - Cyber-enabled crime - ic3.gov
 - Federal Trade Commission (FTC)
 - Fraud, scams and bad business practices - reportfraud.ftc.gov
 - Arizona Attorney General
 - Fraud, scams, business complaints within Arizona - <https://www.azag.gov/complaints/consumer>
3. Contact your bank to get help monitoring your accounts. They may be able to put a fraud alert on your account.
4. Consider freezing your credit through the three major credit bureaus - Equifax, Experian, and TransUnion.
5. Dial 2-1-1 Arizona to get help accessing resources, such as food, housing, utility assistance, or healthcare.
6. Take care of yourself. Some people can feel embarrassed, sad, or angry as a result of a scam. Scammers are manipulators, and you can learn from this! If you are facing a mental health struggle and need someone to talk to, dial 9-8-8 for help.



What are the most common scams?

- **Cryptocurrency fraud** - Someone might tell you about a chance to invest in digital money like Bitcoin or Ether. They might ask you to use a special website to invest.
- **Romance scams** - A person you meet online or by text may wish to be your friend or say romantic things to you. They might say they have the wrong number, but would still like to talk to you. They may also say they want to marry you and/or talk about meeting.
- **Tech support scams** - Someone pretends to work for a company. They tell you that something is wrong with your account or computer and request that you give them your account or personal information.
- **Government Impersonators** - Someone acts like they are from the FBI, Social Security Administration, IRS, or other government agency. They may say you owe money for fake fees, taxes, fines, or tickets and threaten to have you arrested if you do not pay immediately.



Has someone you know fallen victim to a scam? You can help them.

- File a report with the FTC, FBI or the AZ Attorney General.
- Scams can happen to anyone. Be kind and concerned rather than angry or disappointed.
- Let them tell their story. Talking about the scam helps you both understand what happened and allows you to spot scams better in the future.

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