

SLOW DOWN. STAY AWARE. WATCH OUT FOR RED FLAGS.

Safety tips brought to you by:



Knowledge about scams and scammer tactics can help you keep your money and personal information safe, according to BBB® research. Take a look at the list below to learn some of the most common red flags that can help you spot a scam.



RED FLAG #1

An offer that seems too good to be true. Scammers may offer you deals and opportunities that are hard to turn down.

Possible scenarios:

- **Online marketplace scams:** An online marketplace listing promotes the best price you've seen anywhere. Finding a low price is the number one reason people said they purchased an online product and lost money. Do your research before you buy and opt for payment methods that may offer purchase protections, like a credit card.
- **Employment scams:** Somebody offers you the job of your dreams with an unbelievable salary that is above the market rate, remote work, and few required skills. It might be a scam. Before you submit an application, be sure to research a company to verify its authenticity. A scammer may request an up-front fee for things like training, equipment, or background checks.
- **Investment scams:** If a supposed broker or anyone else offers you a guaranteed way to make money with little or no risk, walk away. It's a scam. No legitimate investment opportunity comes with zero risk.



RED FLAG #2

You are being pressured to make a quick decision or the offer has an immediate deadline that urges you to act now.

Possible scenarios:

- **Home improvement scams:** Scammers claim to be working in your neighborhood on another project and offer you a deal if you pay in advance for work on your home, and they pressure you to make a quick decision. Take time to do your research. Make sure the contractor is legitimate. If you decide to move forward, look into drawing up a service agreement. Never pay in full until the work is done.
- **Romance scams:** A scammer may pretend to be your perfect match and shower you with affection before asking you to send them money to help them out of a bad situation. They often claim to need the money immediately, guilt you into acting as soon as possible.



RED FLAG #3

A scammer pretends to be an authority figure or offers unsolicited help with a problem.

Possible scenarios:

- **Government grant scams:** Scammers sometimes pretend to be from a government agency, offering free, guaranteed grants. But, to qualify for the grant, the scammer requires you to pay an up-front processing fee. No government agency will require you to pay a processing fee for a legitimate grant.
- **Bank impersonation scams:** In this scenario, someone claiming to be a representative from your bank reaches out unsolicited via email, text, or phone and asks you to confirm your banking information. Never click the link or respond directly to the solicitation. Reach out to your bank directly at the number listed on their official website to make sure it's legitimate.
- **Tech support scams:** Tech support scams start with a call or pop-up on your computer warning you about a computer issue. You may then be contacted by a scammer posing as a tech support employee from a well-known company who will pressure you into paying for a "solution" to a problem that doesn't really exist.



RED FLAG #4

You're asked to send money before you receive a product or service.

Possible scenarios:

- **Home improvement scams:** Home improvement scams can start with a knock on the door, a flyer, or an ad for a home improvement service, such as house painting. Say no to high up-front payments, cash-only deals, high-pressure sales tactics, and handshake deals without a contract. Always ask for references and don't give someone money until you agree in advance on the specifics of the work to be done. Never pay in full until the work is done.
- **Puppy scams:** Pets and pet supplies are the #1 product used by scammers to perpetrate scams. In fact, BBB estimates about 80 percent of ads for pets are fake. Scammers post cute pictures of all kinds of pets, but once you pay, they don't deliver the pet. Do not send an up-front payment for a pet you haven't seen in person.
- **Rental scams:** You send a down payment for a rental property, but once you've paid you discover the property doesn't exist or is owned by somebody else. Red flags for this scam type include: the owner tells you they're out of town and can't show you the property, the contact person asks you to get off the rental listing website to make an up-front payment, or you found the offer on a lesser-known rental website that offers below-market rates. Before you make an up-front payment, take time to verify the details.

OTHER RED FLAGS:

- ▶ **They insist you pay a certain way,** usually in gift cards, money orders, or digital payment methods that can't be traced or refunded.
- ▶ **They tell you NOT to talk to other people** who could help you determine the situation is a scam. The scammer may even keep you on the phone until you follow through on their request, ensuring you don't back out or change your mind.
- ▶ **Someone you've never met in real life proactively builds a connection with you on social media.** At first, they may want to be a friend, but beware of anyone you haven't met in person. And never share personal information with them.

If you think you're being targeted by a scammer:

- **Stay calm.** If you are being pressured to act quickly, resist the urge to make a snap decision no matter how dramatic the story is or how threatening or intimidating the caller sounds.
- **Don't reply directly.** Don't respond to unsolicited calls, texts, or emails. Instead, call the company or person directly to verify the message or the call you received is legitimate.
- **Go to the source or get help.** When in doubt, call your local BBB to ask for a second opinion. If you made a purchase, always verify and track it using the company's app or website.
- **Never give personal information (Social Security Number, account numbers/passwords, license number, etc.) over the phone, especially if the call was unexpected.** Scammers may impersonate a customer service representative from a known company, even spoofing a call (falsifying the name/organization on your caller ID). If you're unsure, end the call/chat and reach out directly to the company's customer service phone number or website.
- **Never pay over the phone, especially if the call was unsolicited.** Never make a payment until you have verified all of the details with a third party or via the organization's official call center or website.
- **Never allow remote access to your computer if somebody offers tech support.** Shut down your computer immediately and seek support directly from a trusted service provider.
- **Search BBB Scam TrackerSM.** If you're suspicious about the situation, search BBB Scam Tracker to see if anyone else has reported a similar situation. The NEW BBB Scam Tracker enables you to search by email, URL, phone number, and more.
- **Check the email address or URL more closely.** Scammers use similar website addresses or emails to appear legitimate, but if you look closely, you may find one letter or number that is off.
- **Report any scam activity to BBB Scam Tracker.** Reporting scams helps protect others. BBB publishes scam reports so others can avoid the scam that targeted you.

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