

*A caller or voicemail message tells you:*

**“This is the Internal Revenue Service calling.  
Send us money, or you’re going to jail!”**

## How it works

- Someone calls saying they are an IRS agent and that you owe the IRS money and need to wire it right away or you will go to jail.
- The scammer may have part of your Social Security number.
- The number on your caller ID may show that the call is coming from the IRS but this is fake.



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## How to spot the scam

- They may ask you to load the money onto a prepaid debit card or iTunes gift card.

## How to fight back

- The IRS will only contact you by mail.
- **HANG UP** on anyone who claims to be an IRS Agent.
- Never return a call from someone claiming to be an IRS Agent.
- The IRS will never ask you to wire money or send money using prepaid debit cards, or gift cards.



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*You get a message on an online dating site:*

**“I am so glad we met. I want to spend the rest of my life with you!”**

## How it works

- Scammers register fake profiles on dating sites and pose as romantic prospects.
- After starting a relationship (sometimes sending flowers and gifts), they ask for money to fix their financial problems.
- After receiving the first payment, the scammer will ask for more money.



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## How to spot the scam

- If someone seems too good to be true, be cautious.
- If you own a home, the scammer may ask you to take out a reverse mortgage and wire them the loan proceeds.

## How to fight back

- NEVER send money to a person you met on an online dating site.
- If a romantic interest asks you for money, tell a trusted friend or family member.
- Be wary of romantic pursuers who don't want to meet your friends and family.



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*You receive a call or email from a relative:*

**“It’s me, Billy. I’m in trouble!”**

## How it works

- A person pretending to be a relative tells you that they are in trouble, often in jail or a foreign country.
- They will sound desperate and ask you to wire money to get them out of their problem.
- Once you send the money, they will disappear with it or ask for more.



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## How to spot the scam

- They may ask you not to contact other family members because they are ashamed.
- The person may disguise his or her voice by pretending to cry.
- Sometimes they will even put their “lawyer” on the phone.
- They often have specific information about you and your family, because they have researched your family on social media.

## How to fight back

- Never send money or give credit card info to anyone claiming you be a relative stuck in a jail or facing urgent legal or medical problems.
- Call relatives if you are concerned about a family member’s safety.



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*A computer window pops up:*

**“Your computer is infected! Click here to get it fixed!”**

## How it works

- A warning tells you to click on a link or download a free app to diagnose or fix the problem.
- Scammers want to install software to steal your personal data, or that you will later be charged for it.



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## How to spot the scam

- Scammers may also call you on the phone explaining that you need their help.
- The warning message may include a logo from Microsoft, Google, or Apple.
- While installing the software, you may be asked for passwords, credit card info, and so on.

## How to fight back

- **Ignore anyone** who contacts you about tech support by phone, email, or pop-up windows.
- **Never “confirm” or “verify”** personal information with callers or via email, phone or chat.
- **Ask a trusted friend or family member** to help you protect your computer from viruses.



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*You receive a letter or phone call saying:*

**“You’re a guaranteed winner!”**

## How it works

- You receive a “prize” check to deposit into your bank account.
- The credit appears in your account balance right away.
- Scammers quickly contact you to collect fees or taxes on the “prize.”
- A few days later, the check will be rejected or “bounced” - when the bank realizes it is fake.



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## How to spot the scam

Be wary of:

- Unexpected checks in the mail
- Words like:
  - Sweepstakes, Lottery, Prize
  - You are already a winner!
  - Taxes or Fees to “unlock” prize money

## How to fight back

- Throw away envelopes that say “Sweepstakes” or “Lottery” or “Prize” before opening them.
- It’s illegal to participate in foreign lotteries - do not play in them.
- Never send money to claim a “free prize” or lottery winnings.



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