

# *How to Spot* **SCAMS**

BROUGHT TO YOU BY



- IT'S A -  
**MONEY  
THING®**



**82**  
**seconds**

The average amount of time it takes for the first victim to fall for a newly launched phishing scam

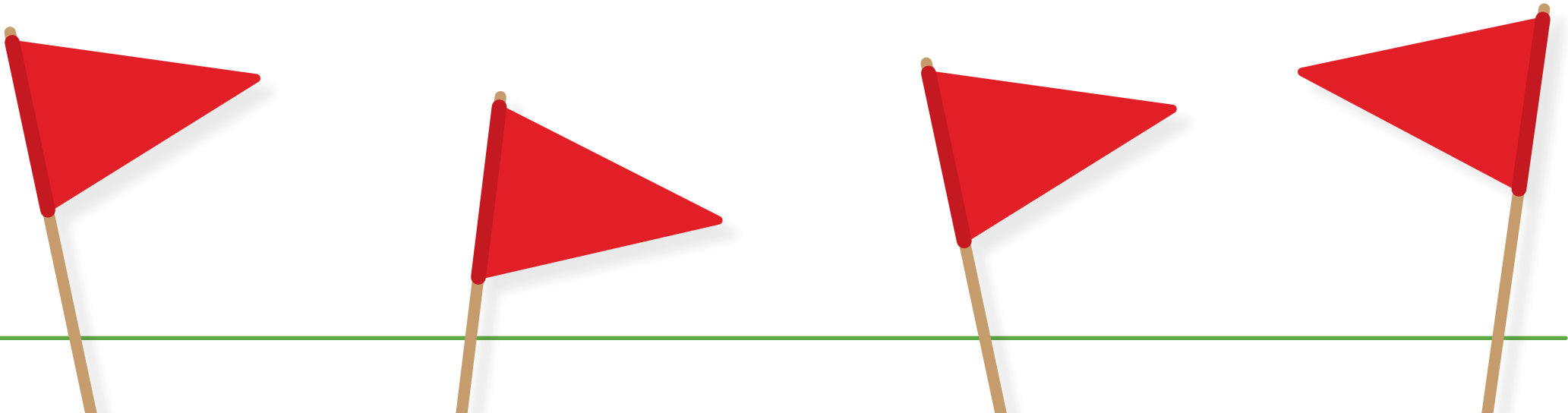
**Scams are designed to trigger an immediate response**

Stress and urgency affect the way your brain processes information



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Learn to spot the warning signs by  
familiarizing yourself with common scams

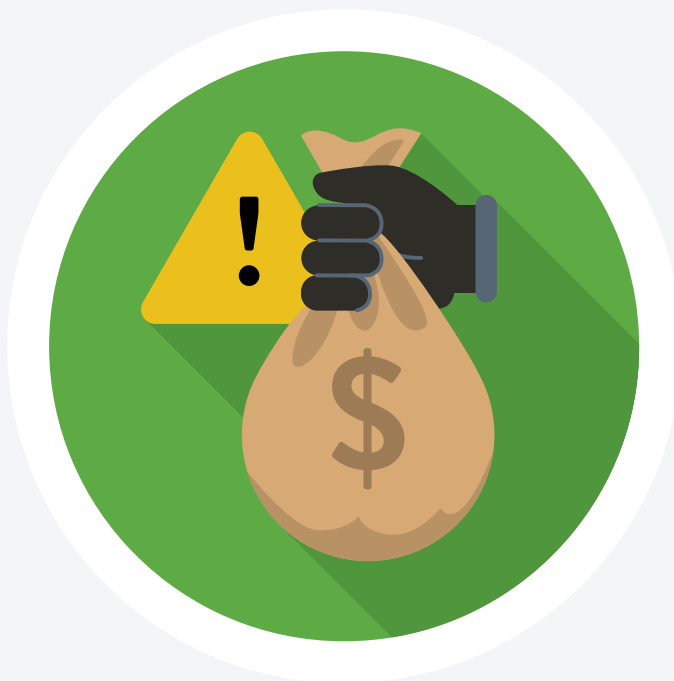


*Types of*  
**SCAMS**

# UNEXPECTED MONEY

## THE SETUP

A wealthy person asks the target for help with the transfer of a large sum of money, or an estate lawyer notifies the target of a large inheritance from a distant relative



## THE SWINDLE

The target is required to pay fees, write a check or provide bank account access in order to complete the transfer of funds; the target never receives the money

# UNEXPECTED WINNINGS

## THE SETUP

The target is notified that they've won a lottery, a contest, a sweepstakes or some other prize giveaway



## THE SWINDLE

In order to claim the (invented) prize, the target is instructed to pay a lottery tax or provide personal information

# BUYER-SELLER FRAUD

## THE SETUP

The target comes across a tempting online listing for a premium item at an extremely low price



## THE SWINDLE

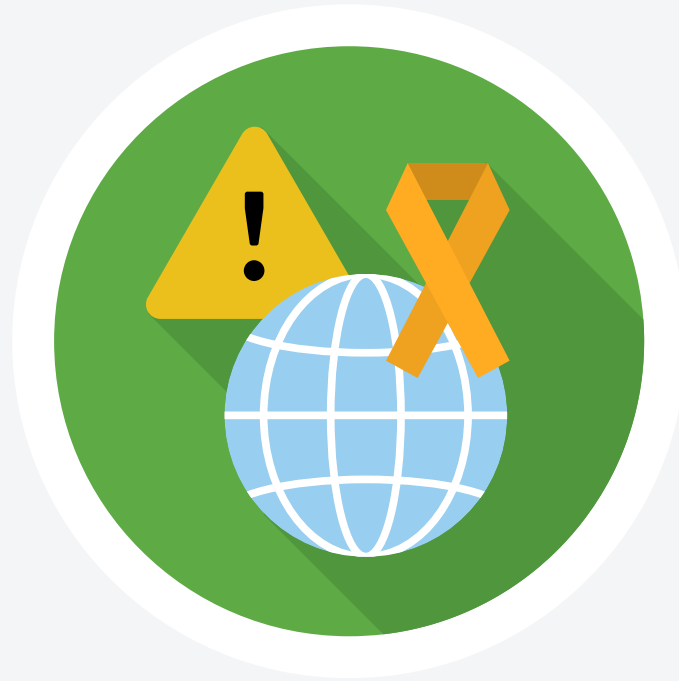
Scammers collect the payment but never deliver on the product; multiple accounts and fake reviews are used to disguise their deceptive practices



# FAKE CHARITIES

## THE SETUP

The target is contacted by a charitable organization and asked to make a donation



## THE SWINDLE

Scammers pose as existing charities or invent fake ones and then pocket the donations

# DATING SCHEMES

## THE SETUP

The target is charmed by a new online sweetheart and develops an emotional bond with them



## THE SWINDLE

The new sweetheart is actually a scammer; once the relationship has developed, the scammer asks for expensive gifts, travel or cash

# GET-RICH-QUICK SCHEMES

## THE SETUP

A job placement service offers to find a position for an unemployed target, or the target is approached by a businessperson with an investment opportunity



## THE SWINDLE

The scammer collects placement fees for their fraudulent job placement service, or takes off with the target's investment money

# THREATS AND EXTORTION

## THE SETUP

The target receives urgent demands for money from a government official or from law enforcement, or the target discovers ransomware on their computer



## THE SWINDLE

The scammer poses as an authority figure to scare the target into paying them; the scammer holds computer files hostage to pressure the target into paying them

# IDENTITY THEFT

## THE SETUP

The target is asked to log into their account or confirm their password, or the target is contacted by a friend or relative and asked a series of questions



## THE SWINDLE

The scammer impersonates the target's personal and business contacts in order to gain personal details that can then be resold or used for identity fraud

*What to do if you're*

**TARGETED**

# REPORTING SCAMS

Internet Crime Complaint Center (IC3)

**[www.ic3.gov](http://www.ic3.gov)**

Federal Trade Commission (FTC)

**[www.FTC.gov/complaint](http://www.FTC.gov/complaint)**

# REPORTING SCAMS



If possible, document the attempt with screenshots or recordings



Alert any companies or individuals the scam is attempting to impersonate



Tell your friends and family to be on the lookout for similar scam attempts



*Tips for staying*  
**SCAM-PROOF**



## **Buy some time**

In stressful situations,  
practice creating time  
and space to think

Pausing—even if it's just  
for a minute—will allow  
your brain to better  
process the situation

## Use the address bar

Get in the habit of visiting websites directly instead of following links contained in emails—especially when you're updating account or billing information





## Cross-reference

To verify a company identity, use a means outside of the original communication, like doing a separate web search or returning a call through a publicly listed number

## Device advice

Smaller screens and the inability to hover over links make it harder to spot phishing attempts on smartphones than on computers

Be extra vigilant when browsing your inbox on the go



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Sources: FBI.gov, USA.gov, Verizon, Australian Competition  
and Consumer Commission

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