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.
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.
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.
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.
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.
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.
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.
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.
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.
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.