

There are many types of scams affecting citizens of all ages—and there are new scams making the rounds each day. The details of a scam aren't always the same, but the information provided here will help you avoid becoming a victim.

## **COMMON SCAMS**

**Grandparent Scam** Caller claims to be a grandchild or other relative who is in trouble and needs money or gift cards sent to them.

## Social Security/IRS Scam

Caller claims to be from SSA or IRS and that you owe money or that your SSN has been suspended.

**Utility Scam** Caller claims your utility bill is past due and immediate payment must be made over the phone.

Lottery/Contest Scam Caller claims you have won a substantial prize, and to claim it, you must first provide them with financial or personal information and/or money.

## **COMMON SIGNS**

**Urgency/threats** Caller insists the issue must be resolved in over the phone. Threat of arrest or legal action is often involved.

**Unprofessional/Rude** Caller speaks in such a way that legitimate professionals would not.

**Secrecy** Caller will often insist you not speak to anyone about the phone call. They may or may not offer a reason.

**Personal Information** Caller is requiring you to provide personal and/or financial information in order to fix the issue.

**Gift Cards** Caller will often demand payment in the form of gift cards or phone cards.

## TIPS

Educate yourself and others about scams.

Don't answer phone calls from numbers you don't recognize.

Don't provide personal or financial information.

Don't purchase gift cards or phone cards in order to pay a debt.

When in doubt, hang up and ask someone you trust.

For More Information iowaattorneygeneral.gov

Or contact us: 515-573-2323

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