



# Phone Scams

WHAT YOU NEED TO KNOW

# What is a “phone scam”?

- ▶ A phone scam is when someone you do not know calls your phone number and tries to trick you into giving them money.
- ▶ It is stealing.
- ▶ They tell you lies and may even threaten you.
- ▶ Once you give them money, it is gone.



# Common Scams

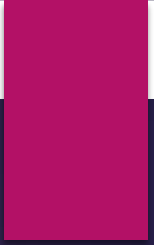
- ▶ **The caller says you have qualified for a government grant, but they need money from you to run the background check and cover transfer fees.**
  - ▶ There are no government grants. This is a lie.
- ▶ **The caller says they are from the IRS and you owe more taxes.**
  - ▶ The real IRS will NEVER call you on the phone. They communicate through mail.
- ▶ **The caller says something about your computer – that is has a virus or something and they need to access it or your bank account.**
  - ▶ Computer companies will not call you. You need to seek out their services yourself.
- ▶ **The caller says you have won a college scholarship and they need your bank account information to deposit the money.**
  - ▶ You cannot win a scholarship or grant if you did not apply for one. Real scholarships, grants, and financial aid only communicate through the mail; they will not call you.



# What if I am not sure?

- ▶ If someone calls you and you are not sure if it is a scam:
  - ▶ Say, “I do not know who you are. Please give me your name and address so I can check with the police before I answer your request.”
  - ▶ Or say, “I am not comfortable giving information over the phone. Please mail me a letter about this.”
    - ▶ Do not give them your address! If they are really a legitimate company or the government, they would know your address.
- ▶ Do not let them threaten you! You can always just hang up the phone.





The government does not  
give out free money over  
the phone.

“IF SOMETHING SOUNDS TOO GOOD TO BE  
TRUE, IT PROBABLY IS.”