



## ***SOUTH CAROLINA FAMILY AND COMMUNITY LEADERS***

Affiliated with National Volunteer Outreach Network, Country Women's Council, U.S.A., Associated Country Women of the World and in partnership with Clemson University Cooperative Extension Service  
SCFCL website: <http://www.scfcl.com>

### **Learn to Identify Phone Scams**

#### **Objectives:**

The participants will be able to:

1. How to detect a phone scam
2. Learn some Do's and Don'ts
3. 10 Most Common Phone Scams
4. What you should do if you encounter a suspected phone scam

#### **Lesson Overview/Introduction:**

We may have entered the digital age, but the telephone remains a key weapon for scammers. The Federal Trade Commission (FTC) received about 1.8 million fraud complaints in 2021 in which a contact method was identified, and in 36 percent of cases a call was the scammers way in.

Once they get you on the line, phone scammers use false promises, aggressive sales pitches and phony threats to pry loose information they can use to steal your money or identity (or both).

#### **Lesson:**

It's easy to understand why crooks love to dial you up. Based on the results of a March 2021 survey, call-security app maker Truecaller estimates that some 59 million Americans lost money to a phone scam in the previous 12 months. According to FTC data, the median loss in scams that start with a call is \$1,200, higher than for any other method of contact.

Technology has made this illicit work easy. With auto dialers, shady operators can blast out robocalls by the millions for just a few dollars a day. Readily available spoofing tools can trick your caller ID into displaying a genuine government or corporate number, or one that appears to be local, to increase the chances that you'll answer.

Whether live or automated, scam callers often pose as representatives of government agencies or familiar tech, travel, retail or financial companies, supposedly calling with valuable information. It might be good news. (You're eligible for a big cash prize! You've been preselected for this great vacation deal!) It might be bad. (You owe back taxes. There's a problem with your credit card account.) Whatever the issue, it can be resolved if you'll just, say, provide your Social Security number or make an immediate payment.

Phone scammers might also impersonate charity fundraisers or even your grandchildren, playing on your generosity or family bonds to get you to fork over money. And, like the rest of us, they're thinking a lot about COVID-19. Nearly 3 in 5 respondents to the Truecaller survey

reported receiving a pandemic-related scam call or text message in the previous 12 months as crooks sought to exploit people's fears for their health and financial well-being.

## Warning Signs

- Unsolicited calls from people claiming to work for a government agency, public utility or major tech firm, like Microsoft or Apple. These companies and institutions will rarely call you unless they have first communicated by other means or you have contacted them.
- Unsolicited calls from charity fundraisers, especially during the holidays and after disasters.
- Calls pitching products or services with terms that sound too good to be true. Common scam offers include free product trials, cash prizes, cheap travel packages, medical devices, preapproved loans, debt reduction, and low-risk, high-return investments.
- An automated sales call from a company you have not authorized to contact you. That's an illegal robocall and almost certainly a scam. (Automated calls are permitted for some informational or non-commercial purposes — for example, from political campaigns or nonprofit groups like AARP.)

## Do's and Don'ts

- **Do** put your phone number on the FTC's National Do Not Call Registry. It won't stop spam calls, but it will make them easier to spot because most legitimate telemarketers won't call you if you're on the registry.
- **Do** consider using a call-blocking mobile app or device to screen your calls and weed out spam and scams. You can also ask your phone-service provider if it offers any blocking tools.
- **Do** hang up on illegal robocalls.
- **Do** slow down and ask questions of telemarketers. Legitimate businesses and charities will answer questions and give you time to consider a purchase or donation. Scam callers will pressure you to commit right away.
- **Do** independently research travel deals, charities or business and investment opportunities you hear about by phone.
  
- **Don't** answer calls from unknown numbers.
- **Don't** return one-ring calls from unknown numbers. These may be scams to get you to call hotlines in African and Caribbean countries that have U.S.-style three-digit area codes, and you could incur hefty connection and per-minute fees.
- **Don't** follow instructions on a prerecorded message, such as "Press 1" to speak to a live operator (it will probably lead to a phishing expedition) or press any key to get taken off a call list (it will probably lead to more robocalls).
- **Don't** give personal or financial data, such as your Social Security number or credit card account number, to callers you don't know. If they say they have the information and just need you to confirm it, that's a trick.
- **Don't** pay registration or shipping charges to get a supposed free product or prize. Such fees are ploys to get your payment information.
- **Don't** make payments by gift card, prepaid debit card or wire transfer. Fraudsters favor these methods because they are hard to trace.

## **10 Most Common Phone Scams**

- Threatening calls from the IRS
- Technical support calls
- Fake charity appeals
- Lottery scams
- Family members in peril
- Bank fraud calls
- Insurance, health care and debt scams
- Website password requests
- Fake customer requests
- Other urgent requests

## **What Should You Do If You Encounter a Phone Scam**

- If you encounter a suspected phone scam or an abusive telemarketer, file a complaint with the Federal Trade Commission, online or at 877-382-4357, and notify your state consumer protection office.
- Report caller-ID spoofing to the Federal Communications Commission, online or at 888-225-5322. The FCC also provides consumer guides to numerous phone scams and improper practices.
- Visit the Do Not Call Registry website or call 888-382-1222 to register your number or report illegal robocalls

## **Lesson Summary:**

Be alert! Scam artists will use any leverage they can get to separate you from your money. They will give you just enough details to draw you in.

**Sources:** Developed by AARP, The American Association of Retired Persons, <https://aarp.org>

**Resources:** Phone Scam Flyer

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# PHONE SCAMS

**More than 2/3 of reported fraud attempts start with a phone call.**

Source: Federal Trade Commission

## RECOGNIZE



- An unsolicited call from a government agency or big company
- Threats of harm if you don't provide personal or financial info
- Product or travel offers that sound too good to be true

## RESPOND

- **DON'T** answer calls from unknown numbers
- **DON'T** provide sensitive data to unknown callers
- **DON'T** follow instructions like "Press 1 to get off the call list"



## REPORT

**FTC: 877-382-4357** or <https://www.ftccomplaintassistant.gov>

**FCC: 888-225-5322** or <https://consumercomplaints.fcc.gov/>

**AARP Fraud Watch Network Helpline: 877-908-3360**

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