

Phone Scams

- **Phone scams** are unwanted phone calls that may make promises, threats, or ask you to pay money.
- A few common examples of phone scams are people:
 - Pretending to be from government agencies, such as the IRS or FBI. They may request your social security number. Do not give you Social Security Number to anyone that calls and asks for it.
 - Offering to lower credit card rates, reduce student loan debt, or fix credit histories
 - Asking for investment money and promising big returns
 - Pretending to be from a charity and request money or donations
 - Claiming that your car's warranty has expired and ask you to buy a new warranty.
 - Phone scams can also be sent through text message.

Preventing Phone Scams

- Hanging up is the easiest thing to do!
- Call blocking is offered by some cell phone companies. Review the Region 10 Quality Council website for instructions on how to do this.
- Do not trust your caller ID. Some phone scammers can make their numbers appear as local numbers. This can trick you into thinking it is someone you know.
- Do not answer any unknown numbers unless you are expecting a call. If it is a legitimate call, they can leave a voicemail and you can call them back later.

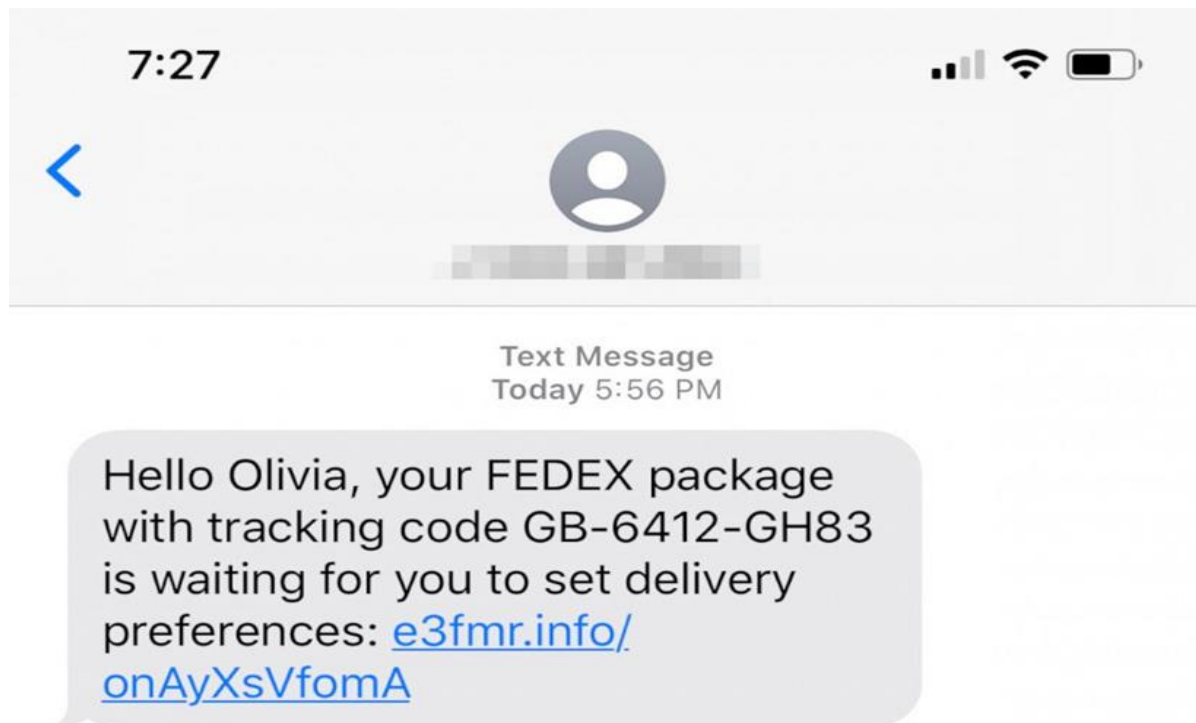
Actions to Take After a Phone Scam

To improve the quality of services and supports for people with disabilities

- If you paid a phone scammer, it is best to act as soon as possible.
- If you paid with a credit or debit card, contact that company that issued the card. They may be able to stop the transaction.
- If the scammer has your username and password to a website or app, change them as soon as you can.
- If you gave the scammer person information, such as a social security number, visit identitytheft.gov.
- If you have lost money, report phone scams at ftc.gov/complaint.
- If you have not lost money and want to report a scam, visit donotcall.gov

Phone Scam Examples





References

Federal Trade Commission. (2019b, September). *Phone Scams*. Consumer Information. <https://www.consumer.ftc.gov/articles/0208-phone-scams>