



IRS Imposter Scams

Here's how they work:

You get a call from someone who says she's from the IRS. She says that you owe back taxes. She threatens to sue you, arrest or deport you, or revoke your license if you don't pay right away. She tells you to put money on a prepaid debit card and give her the card numbers.

The caller may know some of your Social Security number. And your caller ID might show a Washington, DC area code. But is it really the IRS calling?

No. The real IRS won't ask you to pay with prepaid debit cards or wire transfers. They also won't ask for a credit card over the phone. And when the IRS first contacts you about unpaid taxes, they do it by mail, not by phone. And caller IDs can be faked.

Here's what you can do:

- 1. Stop. Don't wire money or pay with a prepaid debit card.** Once you send it, the money is gone. If you have tax questions, go to [irs.gov](https://www.irs.gov) or call the IRS at 800-829-1040.
- 2. Pass this information on to a friend.** You may not have gotten one of these calls, but the chances are you know someone who has.





Want to know more? Sign up for scam alerts at ftc.gov/subscribe.

...*Pass* it ON

Please Report Scams

If you spot a scam, please report it to the Federal Trade Commission.

- Call the FTC at 1-877-FTC-HELP (1-877-382-4357) or TTY 1-866-653-4261
- Go online: ftc.gov/complaint

Your complaint can help protect other people. By filing a complaint, you can help the FTC's investigators identify the imposters and stop them before they can get someone's hard-earned money. It really makes a difference.





Health Care Scams

Here's how they work:

You see an ad on TV, telling you about a new law that requires you to get a new health care card. Maybe you get a call offering you big discounts on health insurance. Or maybe someone says they're from the government, and she needs your Medicare number to issue you a new card.

Scammers follow the headlines. When it's Medicare open season, or when health care is in the news, they go to work with a new script. Their goal? To get your Social Security number, financial information, or insurance number.

So take a minute to think before you talk: Do you really have to get a new health care card? Is that discounted insurance a good deal? Is that "government official" really from the government? The answer to all three is almost always: No.

Here's what you can do:

- 1. Stop. Check it out.** Before you share your information, call Medicare (1-800-MEDICARE), do some research, and check with someone you trust. What's the real story?
- 2. Pass this information on to a friend.** You probably saw through the requests. But chances are you know someone who could use a friendly reminder.





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“You’ve Won” Scams

Here’s how they work:

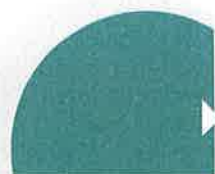
You get a card, a call, or an email telling you that you won! Maybe it’s a trip or a prize, a lottery or a sweepstakes. The person calling is so excited and can’t wait for you to get your winnings.

But here’s what happens next: they tell you there’s a fee, some taxes, or customs duties to pay. And then they ask for your credit card number or bank account information, or they ask you to wire money.

Either way, you lose money instead of winning it. You don’t ever get that big prize. Instead, you get more requests for money, and more promises that you won big.

Here’s what you can do:

1. **Keep your money – and your information – to yourself.** Never share your financial information with someone who contacts you and claims to need it. And never wire money to anyone who asks you to.
2. **Pass this information on to a friend.** You probably throw away these kinds of scams or hang up when you get these calls. But you probably know someone who could use a friendly reminder.





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investigators identify the scammers and stop them
before they can get someone's hard-earned money.
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Online Dating Scams

Here's how they work:

You meet someone special on a dating website. Soon he wants to move off the dating site to email or phone calls. He tells you he loves you, but he lives far away — maybe for business, or because he's in the military.

Then he asks for money. He might say it's for a plane ticket to visit you. Or emergency surgery. Or something else urgent.

Scammers, both male and female, make fake dating profiles, sometimes using photos of other people — even stolen pictures of real military personnel. They build relationships — some even fake wedding plans — before they disappear with your money.

Here's what you can do:

- 1. Stop. Don't send money.** Never wire money, put money on a prepaid debit card, or send cash to an online love interest. You won't get it back.
- 2. Pass this information on to a friend.** You may not have gotten one of these calls, but chances are you know someone who will get one — if they haven't already.





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Recovering from Identity Theft

If someone stole your identity, act fast. Acting fast can help reduce the damage identity theft can cause.

What should I do if someone steals my identity?

First, call the companies where you know fraud happened.

- Explain that someone stole your identity.
- Ask them to close or freeze your accounts.
- Then change your password or personal identification number (PIN).

Then visit [IdentityTheft.gov](https://www.IdentityTheft.gov) or call 1-877-438-4338.

- Answer questions about what happened to you.
- Get a recovery plan that's just for you.
- You can create an account on the website.
 - > The account helps you with recovery steps.
 - > The account also helps you track your progress.

What happens when I get my recovery plan?

You will want to call one of the credit bureaus. Ask the credit bureau for an initial fraud alert. It is free and lasts for 90 days. The fraud alert makes it harder for thieves to open accounts in your name. That credit bureau has to tell the other two.

Then you can ask all three credit bureaus for a credit report. If someone stole your identity, your credit report is free. Look at your credit report for things you do not recognize.



Recovering from Identity Theft

Then am I done?

Everybody's identity theft is different. But your recovery plan from [IdentityTheft.gov](https://www.identitytheft.gov) will:

- Tell you the steps to take next.
- Tell you where to call, and give you the phone numbers.
- Give you letters to send with your information filled in.
- Give you reminders and help you track your progress.



Buying a Used Car

A used car is a car that is not new. Another person owned the car before you. A used car is often cheaper than a new car. You can save a lot of money by buying a used car instead of a new car.

What should I do before I start shopping for a car?

Decide what kind of car you need and how you will use it. Ask yourself:

- How many passengers will usually ride in the car?
- Do I need extra space to carry bags, tools and other things?

Decide how much you can pay for a car. Think about:

- the cost to register the car in your state
- sales tax
- car insurance
- gas
- maintenance costs

Decide how you will pay for the car. You might decide to borrow money. Compare offers from several lenders. Ask the lender to pre-approve your loan.



Buying a Used Car

How do I avoid a problem with dealer financing?

Ask the dealer if your deal is final. If it is, make sure that is written in the contract.

If the deal is not final, the terms of your financing could change. Get a written promise that:

- the dealer will not sell your trade-in vehicle before the financing is approved
- the dealer will return your down payment if the financing is not approved

If the dealer offers you another deal, you do not have to accept it.

Read the contract before you sign it. Check the financing terms. That means the annual percentage rate, length of the financing, and amount borrowed. Are they what you expected?

What if I have a problem with dealership financing?

If you have a problem with financing you got from the dealer, report it to the Federal Trade Commission (FTC).

- Call the FTC at 1-877-382-4357. Tell the person on the phone what happened. You can give as much or as little information as you want.
- Go online: [ftc.gov/complaint](https://www.ftc.gov/complaint).