

Of course, you'd never fall for a scam, right? Better watch out! Con artists are clever criminals who can rip you off before you even know you've been taken! Consumer fraud is worse than ever. By one estimate, the losses each year run as high as **\$60BILLION!**

So why don't the authorities do something? They shut down scammers all the time. But there are so many bad guys out there, fraud fighters just can't keep up with them. In order for you to avoid becoming a victim, you need to learn how to spot and avoid the most common scams. Here are ten tips to help you protect yourself.

1

Never Spend Money To Claim A Prize

It doesn't matter what the caller claims or the letter says -- **do not pay** to play a contest or to claim a prize. **If it's legit, the prize is FREE!**

You do not have to...

- Buy a product to qualify
- Send in a processing fee
- Pay shipping or handling
- Pay the taxes owed (taxes go to the IRS)
- Give them your credit card or bank account numbers for any reason
- Call a long-distance or 900-number to claim your prize

2

Keep Your Bank Account Numbers Secret

Telephone crooks can electronically tap into your checking account without your signature, if you give them the numbers from the bottom of your check. The scammer may claim to need that information to "verify" your prize, but that's a bunch of nonsense! Give it to him and you're turning over the keys to the vault, putting all the money in your checking account at risk. Don't even consider doing it!

3

Don't Be Fooled By A Money-Back Guarantee

A guarantee is only as good as the company making it. The con artist has no intention of refunding your money. He doesn't care about customer satisfaction. That "guarantee" is just a confidence builder, a way to cloud your judgment and make you think you have nothing to lose. Believe me, you do!

4

Avoid Offers For "Guaranteed" Loans Or Credit

They promise a loan or credit card regardless of your credit history. Bankruptcy? No problem. All you have to do is pay them an **upfront** fee. Don't do it! Only a bank can issue a Visa or MasterCard. So, if you get anything at all, odds are it will be a plastic card that only lets you buy shoddy merchandise at inflated prices from a mail order catalog. Never deal with a company that "guarantees" you credit or money with "no questions asked." Getting a loan is never that easy.

5

Never Hire A Contractor Who Just Shows Up At The Door

They promise a great price, claiming to have "leftover materials" from another job in the neighborhood, and they'll high-pressure you into saying "yes" right away. Give them the go ahead and you're likely to get a shoddy job. Or worse yet, they might start the work, take your money and disappear, leaving a mess behind. Some of these fly-by-night contractors have put sewage sludge instead of asphalt on driveways! Others have used paint instead of tar or shingles on rooftops. Before you hire anyone, check them out with the BBB, speak to references, go look at past job sites, and verify that the company meets any licensing and/or bonding requirements in your area.

6

Be Skeptical Of All Your Mail

It may look important, it may sound official but it could be a scam! Watch out for:

- **Fake Notices:** The postcard says some merchandise is waiting for you at the warehouse, please send in money. But you didn't order anything. This is just a sneaky way to sell cheap cameras, lousy jewelry and other shoddy products.
- **Phony Telegrams:** It's yellow and it says "telegram" at the top, but check the envelope and you'll see it came bulk mail.
- **Bogus Newspaper & Magazine Articles:** These fake articles are often used to sell quack drugs and bogus medical devices. They look impressive: chock-full of testimonials from happy customers and quotes from prominent doctors. But it's all a fake. This isn't a news story, just an ad in disguise. Often there's a note attached saying, "Try this, it works, Jane." These "personal" notes are designed to make you think the mailing came from a friend when it really came from some huckster.
- **Ads Disguised As Invoices:** It looks like a bill, but it's not! The scammer hopes you'll pay it without noticing.

