Be an informed consumer:  
Spotting scams

25.6 million adults have been victims of fraud. Don't be one of them!

**Work-at-Home Scheme**

Newspapers, magazines, and electronic bulletins contain work-at-home offers which promise substantial compensation. Be on the lookout for promises of significant payoffs for little work, requests for payment to obtain more information about a job opportunity, and promises of exclusive training programs. Ask for all the details of the job - charges, compliant procedure, and terms and conditions included - as well as the name, street address, and telephone number of the company making the offer.

**Living Trust & Annuity Scams**

Con artists market living trusts and annuities using complicated legal terms to lure unsuspecting victims. Many times, these plans are not valid for Pennsylvania and give promoters access to consumers' financial information. Look out for companies that market both living trusts and annuities, use living mill agents instead of attorneys, and market time-limited offers.

**Travel Scams**

Emails and other advertisements may offer exotic trips for amazingly low prices, but many times these solicitations are just fronts for taking consumers' money or may cover up additional fees. Watch out for mailings mentioning the words "urgent" or "winner," 60-day waiting periods to process a trip, and requirements to select several dates for departure. Be sure to get details in writing about any travel plans; never give your credit card number or bank account information over the phone.
RX Scams

Pennsylvania law requires that prescription drugs be dispensed to PA consumers only by a licensed pharmacist or medical practitioner. Buying drugs from unregistered sources increases the risk that such drugs are bogus, impure, or altered. Beware "online consultations" with physicians that are not truly monitored by a doctor. Watch out when buying drugs online, since many may not be registered.

Telemarketing Scams

Telemarketing scams are fraudulent offers made on the phone. They generally require yes/no answers. Telemarketers must disclose their names, the business they're representing, the purpose of their call, and what they're selling. Calls are restricted from 8 AM to 9 PM. You may request telemarketers to place you on a do-not-call list; it is illegal for a telemarketer to withdraw money from your account without your express permission.

Other Popular Scams

Several other popular scams include:

High Stakes Lotteries: These scams claim that you have won a large sum of money in a foreign lottery for which you most likely never bought a ticket. Many of these solicitations violate US law and do not provide any winnings.

Grandparents/Relatives-in-Need Scams: Calls by scammers pretending to be relatives or lawyers/policemen officers with your relative at that time. Such scammers will claim that there is an urgent fee that must be paid off immediately.

Mystery Shopper & Grant Award Scams: Scams sending "mystery shopper" or grant award winners a bogus check that pays more than necessary. Scammers will ask for the excess money to be returned or will require payment of a "finder's fee" for the grant award broker.