

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/police 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**.

Contact the Pennsylvania Office of the Attorney General for more information:

Strawberry Square, Harrisburg, PA 17120 | (717)787-3391 | www.attorneygeneral.gov

Penn CASE is a student organization at the University of Pennsylvania | www.penncase.org