
Common Scams

**Legal Aid Society
of San Diego, Inc.
Consumer Protection
Division**

**If it seems too good to
be true...it probably is**

Common Scams...

- Home Repair/Home Improvement
 - Medicare Fraud
 - Fake Charities
 - Door to Door Solicitation
 - Funeral and Cemetary Fraud
 - Unsolicited Phone Calls/Email/Etc.
 - IRS Scam
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Home Repair/Home Improvement

- Get estimates
 - Check references
 - Get a referral from a trusted friend/relative
 - Check with the Better Business Bureau
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Medicare Fraud

- Don't give out your Medicare number to people you don't know
 - Call Medicare
 - Report fraud to Medicare
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Charitable Donations

- All CA charities must register with the AG's office
 - Check to see if a charity is registered before you donate
 - www.ag.ca.gov/charities
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Door to Door Salespeople

- Ask for a business permit
 - Don't purchase on the spot!
 - Generally 3 business days to cancel if a home sale
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Funeral & Cemetery Fraud

- Avoid high-priced sales pitches
 - Check license/file complaints with the Cemetery and Funeral Bureau
 - (916) 574-7870
 - www.cfb.ca.gov
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Unsolicited Calls/Emails/Mail

- Hard to tell what's fraud and what's not
 - Avoid sweepstakes or foreign lottery
 - If they called you first, don't give out your information
 - Avoid anything where they ask you to send money by Western Union, money order, or prepaid debit cards
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The “It’s Me, Grandma” Scam

- Some scammers call and pretend that they are a grandchild or other relative who needs money right away
- If someone calls claiming to be a grandchild or other relative asking for money, call the relative directly or ask other family members before sending any money.
- Be wary of any request to wire money through Western Union or MoneyGram or to send money through prepaid debit cards.
- You usually cannot get the money back.

IRS Phone Scam

- Callers say they are employees of the IRS but they are not
 - They can sound really convincing – they may use fake names, give you a fake badge number, and even change the caller ID to make it look like the IRS is calling
 - They may say you owe the IRS money and you need to send money by prepaid debit card or by wire right away.
 - They may say that if you do not pay, you will be arrested, go to jail, etc.
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IRS Phone Scam, cont.

- Keep in mind that the IRS will NEVER:
 - ❑ Call to demand you pay immediately or call before sending you a letter first
 - ❑ Demand that you pay the taxes without giving you a chance to appeal the amount they say you owe
 - ❑ Require you to use a specific payment method
 - ❑ Ask for credit or debit card numbers over the phone
 - ❑ Threaten to have the police arrest you for not paying
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IRS Phone Scam, cont.

- If someone calls you and says they are calling from the IRS, tell them you will call them back
 - Then call the IRS and ask about the call
 - For more information about common IRS scams, go here: <http://www.irs.gov/uac/Tax-Scams-Consumer-Alerts>
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Avoid Investment Scams

- Don't invest UNTIL you investigate
 - Don't feel pressured
 - Don't believe guaranteed high rates of return
 - Don't be too trusting
 - Don't bite off more than you can chew
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Senior Specialists

- Be wary of “senior specialists” offering insurance and financial advice assistance
 - By law, insurance brokers and agents cannot use any “senior specific” certification to mislead consumers
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Practice the 3 C's!

- **Consider** your options
 - **Compare** your offers
 - **Consult** with someone you trust
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