



Scams

Money Wiring Scams

Wiring money is like sending cash. Do not wire money to people you do not know.

How do I spot a money wiring scam?

Most money wiring scams look like this:

- someone you do not know asks you to wire money

A scammer might use different ways to convince you to wire money. The scammer might say:

- you won a prize, or inherited money, but you have to pay fees first
- you won the lottery, but you have to pay some taxes first
- a friend or family member is in trouble and needs you to send money to help
- you need to pay for something you just bought online before they send it
- you got a check for too much money and need to send back the extra

These are all tricks. When you hear stories like these, you have spotted a money wiring scam.

How do I avoid a money wiring scam?

Scammers are good at being friendly. They also are good at fooling people. Here is how you can stop a scammer:

- Never wire money to someone you do not know.
- Never wire money because someone contacted you:
 - > Even if you feel like you know the person
 - > Even if the person says he is your friend or related to you

What if I already wired money to someone?

If you sent money to someone who contacted you, report it to the Federal Trade Commission (FTC).

- Call the FTC at 1-877-382-4357
- Go online: [ftc.gov/complaint](https://www.ftc.gov/complaint)

The FTC uses complaints to build cases against scammers. Any information you can give helps investigators.



Scams

Scams Against Immigrants

There are scams that target people who are trying to immigrate to the U.S. You can lose money in those scams. These scams also can hurt your chance to immigrate. Learn how to avoid a scam.

How can I avoid scams in the immigration process?

- Do not go to a notario, notario public, or a notary public for legal advice. In the U.S., notarios are not lawyers. They cannot give you legal advice.
- Never pay for government forms from the U.S. government. Government forms are free.
- Get immigration information from U.S. government websites. You might see a website that looks like it is from the government. Make sure that the website address .gov. That means the website is from the U.S. government.

What else can I do to protect myself?

- Never sign a form that is blank. Never sign a form that has false information in it.
- Do not let anyone keep your original documents, like your passport or birth certificate.
- Keep a copy of every document you turn in. Keep a copy of every letter you get from the U.S. government.
- You will get a receipt when you turn in your forms. The United States Citizenship and Immigration Service (USCIS) will give it to you. Keep the receipt. You will need it to check on your application.

How can I get help with immigration?

Immigration can be complicated. It can feel frustrating until you find the right kind of help.

- Get free immigration forms:
 - > visit uscis.gov/forms
 - > call USCIS at 1-800-870-3676
- Learn who can help you and where to find help:
 - > order the free brochure from the Federal Trade Commission (FTC), *I Need Immigration Help. Who Can Help Me?*
 - > find the brochure online at ftc.gov/immigration
 - > call the FTC at 1-877-382-4357 to get a free copy sent to you

What if I paid someone who did not help me?

Immigration scams are illegal. Report what happened to the Federal Trade Commission (FTC).

- Call the FTC at 1-877-382-4357
- Go online: ftc.gov/complaint

The FTC uses complaints to build cases against scammers. Any information you can give helps investigators.



Identity Theft

Avoiding Identity Theft

Identity theft can make it hard for you to get credit, a job, a place to live, or utilities. But you can reduce your risk of being hurt by identity theft.

How can I protect my identity?

Protecting your personal information helps you protect your identity. Here are some things you can do:

- At home
 - > keep your financial records, Social Security and Medicare cards in a safe place
 - > shred papers that have your personal or medical information
 - > take mail out of your mailbox as soon as you can
- As you do business
 - > only give your Social Security number if you must. Ask if you can use another kind of identification
 - > do not give your personal information to someone who calls you or emails you
- On the computer
 - > use passwords that are not easy to guess. Use numbers and symbols when you can
 - > do not respond to emails or other messages that ask for personal information
 - > do not put personal information on a computer in a public place, like the library

How will I know if someone steals my identity?

Read your bills and account statements. Watch for:

- things you did not buy
- withdrawals you did not make
- a change of your address that you did not expect
- bills that stop coming

Look at medical statements. You might see charges you do not recognize. That might mean someone stole your identity.

Get your credit report and read it carefully. Look for mistakes or accounts you do not recognize. This could mean someone stole your identity. To order:

- Call Annual Credit Report at 1-877-322-8228.
- Answer questions from a recorded system. You have to give your address, Social Security number, and birth date.
- Choose to only show the last four numbers of your Social Security number. It is safer than showing the full number on your report.
- Choose which credit reporting company you want a report from. (You get one report free from each company every year.)

The company mails your report to you. It should arrive two to three weeks after you call.



Identity Theft

Recovering from Identity Theft

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

What should I do if a thief uses my information?

Step 1: Place an initial fraud alert on your three credit reports

- Call any one of the three credit reporting companies. That company must tell the other two. Fraud departments of the credit reporting companies:
 - Equifax
1-800-525-6285
 - Experian
1-888-397-3742
 - Transunion
1-800-680-7289

Step 2: Order your credit reports

- Call all three credit reporting companies and order your credit report from each. Identity theft victims can get the reports for free.
- You might know that some of your accounts are affected by identity theft. Contact those accounts now. Talk to someone in the fraud department of the company. Then write the company a letter.

Step 3: Create an Identity Theft Report

Submit a complaint to the FTC. You can call or do it online.

- By phone: Call 1-877-438-4338 (1-866-653-4261 TTY)
 - > talk to a counselor. The counselor will ask questions to gather information about your complaint
 - > ask the counselor to email you a link so you can print your complaint. Your completed complaint is called the "Identity Theft Affidavit"
 - > go online to save or print your Identity Theft Affidavit.
- Online: Go to [ftc.gov/complaint](https://www.ftc.gov/complaint)
 - > Type your information into the online form, following the prompts on every screen.
 - > Review all the information you typed
 - > Click the button to submit your complaint.
 - > Save the complaint reference number
 - > Click the link to save the Identify Theft Affidavit to your computer
 - > Print your Identity Theft Affidavit. Keep it in a safe place.
- File a police report. Take your FTC Identity Theft Affidavit with you
- Attach your FTC Identity Theft Affidavit to your police report. That is your Identity Theft Report. Keep it in a safe place.