Things You Can Do to Avoid Fraud

Here are some tips to use and share with family and friends.

Spot imposters. Scammers often pretend to be someone you trust, like a family member, a charity, or a company you do business with. Don't sent money or give out personal information in response to an unexpected request whether it comes as a text, a phone call or an email.

Do online searches. Type a company or product name into your favorite search engine with words like "review," "complaint," or "scam." Or, search for a phrase that describes your situation, like "IRS call," to see if other people have reported them as scams.

Don't believe your caller ID. Technology makes it easy for scammers to fake caller ID information, so the name and number you see aren't always real. If someone calls asking for money or personal information, hang up. If you think the caller might be telling the truth, call back to a number you know is genuine.

Talk to someone. Before you give up your money or personal information, talk to someone you trust. Con artists want you to make decisions in a hurry. They might even threaten you. Slow down, check out the story, do an online search, consult an expert or just tell a friend.

Hang up on robo calls. If you answer the phone and hear a recorded sales pitch, hang up and report it to the Federal Trade Commission. These calls are illegal, and often the products are bogus. Don't press 1 to speak to a person or to be taken off the list. That could lead to more calls.

If you spot a scam, tell someone. Then tell the FTC. Report it at ftc.gov/complaint. Consumer reports help the FTC and other law enforcement investigate scams and bring crooks to justice.