

WHAT SHOULD YOU SAY TO A SCAM CALLER? (NOTHING!)

The Federal Trade Commission (FTC) has tips for identifying [scam calls](#), including calls that threaten to cut off Social Security benefits, send recipients to jail for back taxes, or even threaten deportation. Callers pretending to be [tech support](#), offering a [credit card interest rate reduction](#), impersonating a [government official](#) or threatening to [shut off your utility service](#) are [common scams](#) and are likely **fraudulent calls**. It can be tempting to flip the script and try to take the scammer for a ride. **Don't!**

If you engage, the scammer will know they've reached a real person who is willing to talk to them. You may end up getting [even more scam calls](#). You should hang up the phone immediately. Don't press any numbers. Don't call the person back.

- Immediately report the call to [ReportFraud.ftc.gov](#).
- The FTC also has a [guide to stopping scam calls](#).

DON'T CLICK ON A HYPERLINK IN A TEXT!

If you receive a text that is supposedly from Netflix, Amazon, a delivery service, or even from your bank that asks you to click on a hyperlink, **DON'T**.

- Look at the phone number associated with the text. **If the text is from an email address, the text is a scam.** If the text was sent from a number, it still could be a scam.
- Unless you are sure you know who the sender is, don't click anything. Instead, call your bank directly or contact Netflix or the other service referenced in the text message. Many people lose money by clicking on hyperlinks in texts.
- Report the scammer by texting **7726** (SPAM). This service will invite you to copy your text and upload both the message and the source.

CAN YOU GET YOUR MONEY BACK IF YOU HAVE BEEN SCAMMED? MAYBE – BUT ACT FAST

Many payment methods used by scammers can't be reversed - that's why they use them. But some can, and success depends on **quickly reporting** the scam to as many entities as possible.

- For a guide to whom to contact see "[Getting Money Back for Scammed Consumers](#)."
- If you gave a scammer your personal information, you should also **immediately** take steps to protect your identity. Visit [IdentityTheft.gov](#) to learn how.

FIND AN ATTORNEY TO HELP GET YOUR MONEY BACK

- The [Legal Services Corporation](#) provides funding for civil legal aid to low-income and older Americans.
- The [National Association of Consumer Advocates](#) is a group of attorneys who represent people who have been victimized by fraudulent, abusive, or predatory business practices.
- [Find an Affordable or Pro Bono Private Lawyer](#)
- Your state or local bar association likely has a lawyer referral service; many offer free consultations.

WHY YOU SHOULD COMPLAIN ABOUT SCAM CALLS, AND HOW

The FCC and the FTC take consumer complaint information and use it to determine what problems they'll look into and which illegal calls they'll go after. State attorneys general do the same thing, but on a state level, sometimes joining together with attorneys general from multiple states to protect consumers from scam calls and texts. Your information can help them find the source of the problem.

- Report fraud and scams to the [Federal Trade Commission](#) and the [Federal Communications Commission](#). You should also report the scam to your [state's attorney general](#).
- The following information is extremely helpful to regulators and advocates when reporting a scam:
 - The date and time of the call;
 - The phone number to which the call was made;
 - The Caller ID displayed during the incoming call; and
 - The basic message of the call: what did the scammer say or ask you? How did the scammer represent themselves? What were they trying to get you to do?