Don’t get mixed up in consumer scams.

Unscramble the letters to reveal common scams.

1. RTLEY OT
   O T __ __

2. NSHIH PIG
   P I __ G

3. ETNRPGAN RDA
   R D A __ __

4. IYTHA ER
   C R __ __

5. PGNFO SOI
   S O I __

Answers on back!

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The first step in preventing scams is knowing about them.

Answers:

1. **Lottery** scam: In a lottery scam, you receive a call or email congratulating you on being a winner with an ask for an upfront payment for fees and taxes. Similarly, if you are asked to pay an advance on sweepstakes prize winnings, it could be a scam.

2. **Phishing**: Phishing happens when you receive authentic-looking emails or text messages with links that ask you to share bank or credit card account numbers or your social security number.

3. **Grandparent**: If you get a call from a grandchild or relative asking you to wire money or send gift cards to help them out of trouble and they ask you not to tell anyone, it could be a scam.

4. **Charity** scam: If you get a call or email asking for a donation to a charity you’ve never heard of, look the charity up before you give out your credit card number. Scammers could be trying to take advantage of your generosity.

5. **Spoofing**: In a spoof scam, criminals send an email that looks like it’s from a friend who needs money to deal with an emergency. If you receive an email like this, always check with the sender by phone or in person.

Learn more about how to protect yourself from scams. Ask your meal helper or visit consumerfinance.gov/elderfraud