Don’t Get Fooled: Spot Scams Before They Cost You

TARA SOLOMON-SMITH – FAMILY & COMMUNITY WELLNESS AGENT

Scams are more common than ever. Scammers use emails, text messages, social media, phone calls, and fake websites to trick people into giving away money or personal information. Many pretend to be someone you trust, such as a bank, business, government agency, or even a family member.

There are several warning signs that a message may be a scam. Be cautious if you receive an unexpected email, text, or phone call asking for personal information or money. Scammers often create a sense of urgency, claiming you must act immediately to avoid a problem. Requests for payment through gift cards, wire transfers, cryptocurrency, or payment apps are also major red flags.

One of the most common scams is phishing. In a phishing scam, criminals send emails or text messages that appear to be from a trusted company. The message may ask you to click a link, update account information, or verify a password. These links often lead to fake websites designed to steal personal information. Misspelled words, generic greetings, outdated logos, and unexpected requests for sensitive information can all be signs of phishing.

To protect yourself, never click on links or download attachments from unexpected emails or text messages. Instead, visit the company's official website or call the organization directly using a verified phone number. Use strong passwords that are different for each account, and turn on two-factor authentication whenever possible. Regularly checking bank statements, credit reports, and online accounts can also help you spot problems early.

If you think you have been targeted by a scam, contact your bank or financial institution right away. You should also report the scam to the Federal Trade Commission at ReportFraud.ftc.gov and the FBI's internet Crime Complaint Center at IC3.gov. Acting quickly may help reduce financial losses and prevent others from becoming victims.

Information for this article came from the Office of the Comptroller of the Currency (occ.gov). For more information, contact Tara Solomon-Smith, Family & Community Wellness Agent, at 620-244-3826 or tsolomon@ksu.edu.

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