

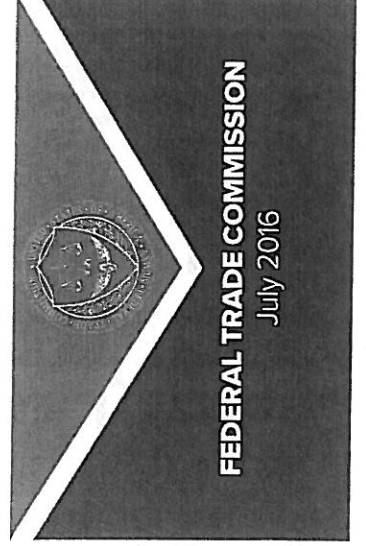
**If you spot a scam...**

Tell someone  
Then tell the **FTC**

**ftc.gov/complaint**  
**1-877-FTC-HELP**  
**(1-877-382-4357)**

If you spot a scam, report it at  
**ftc.gov/complaint.**

Your reports help  
the FTC and other  
law enforcement  
investigate scams  
and bring crooks  
to justice.



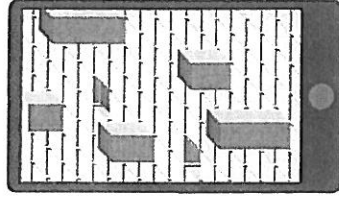
## 1 Spot imposters.

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

## 2 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.” You can even search for phone numbers to see if other people have reported them as scams.



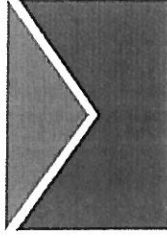
## 3 Don't believe your caller ID.

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.

## 4 Don't pay upfront for a promise.

Someone might ask you to pay in advance for things like debt relief, credit and loan offers, mortgage assistance, or a job. They might even say you've won a prize, but first you have to pay taxes or fees. If you do, they will probably take the money and disappear.

Learn where to get real help with these issues at [consumer.ftc.gov](http://consumer.ftc.gov).



## 5 Consider how you pay.

Credit cards have significant fraud protection built in, but some payment methods don't. Wiring money through services like Western Union or MoneyGram is risky because it's nearly impossible to get your money back. That's also true for reloadable cards like MoneyPak, Reloadit or Vanilla. Government offices and honest companies won't require you to use these payment methods.

## 6 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.

## 7 Hang up on robocalls.

If you answer the phone and hear a recorded sales pitch, hang up and report it to the FTC. 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.

## 8 Be skeptical about free trial offers.

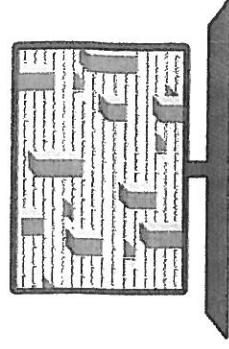
Some companies use free trials to sign you up for products and bill you every month until you cancel. Before you agree to a free trial, research the company and read the cancellation policy. And always review your monthly statements for charges you don't recognize.

## 9 Don't deposit a check and wire money back.

By law, banks must make funds from deposited checks available within days, but uncovering a fake check can take weeks. If a check you deposit turns out to be a fake, you're responsible for repaying the bank.

## 10 Sign up for free scam alerts from the FTC at [ftc.gov/scams](http://ftc.gov/scams).

Get the latest tips and advice about scams sent right to your inbox.





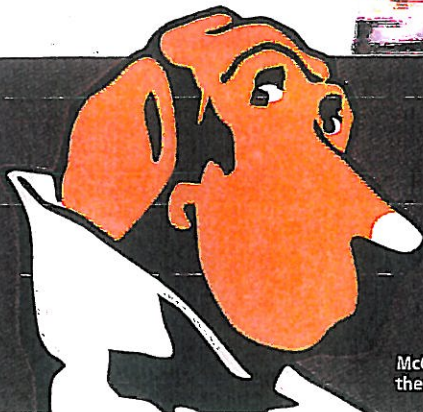
# SENIORS CAN STOP SCOUNDRELS AND SCAMS

FINANCIAL FRAUD CAN BE DIFFICULT TO RECOGNIZE. THIS TYPE OF FRAUD CAN INCLUDE IDENTITY THEFT, FAKE CHECK AND WIRE TRANSFER SCAMS, INVESTMENT AND CREDIT CARD FRAUD, AND BOGUS ONLINE CHARITABLE SOLICITATIONS. UNFORTUNATELY, ONLY ONE IN FIVE OF THESE CRIMES IS REPORTED.



- ✓ It's shrewd, not rude to hang up on a suspicious telemarketer.
- ✓ Don't give personal information to people you don't know unless you initiated the contact.
- ✓ Don't let yourself get pressured into a verbal agreement or signing a contract.
- ✓ Be skeptical of online charitable solicitations and other online offers. If interested, ask to receive the information in the mail and check to be sure the company is legitimate.
- ✓ Never agree to pay for products or services in advance.
- ✓ Get estimates and ask for references on home repair offers and other products or services.
- ✓ If you suspect fraud, contact your local law enforcement agency immediately.

To learn more about protecting yourself from financial fraud, visit [www.ncpc.org](http://www.ncpc.org)



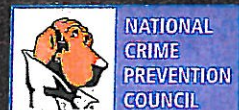
McGruff  
the Crime Dog®



## BJA

Bureau of Justice Assistance  
U.S. Department of Justice

YOUR  
LOGO  
HERE



[www.ncpc.org](http://www.ncpc.org)





## IRS Urges Public to Stay Alert for Scam Phone Calls

IRS Special Edition Tax Tip 2015-18, **October 21, 2015**

The IRS continues to warn consumers to guard against scam phone calls from thieves intent on stealing their money or their identity. Criminals pose as the IRS to trick victims out of their money or personal information. Here are several tips to help you avoid being a victim of these scams:

- **Scammers make unsolicited calls.** Thieves call taxpayers claiming to be IRS officials. They demand that the victim pay a bogus tax bill. They con the victim into sending cash, usually through a prepaid debit card or wire transfer. They may also leave “urgent” callback requests through phone “robo-calls,” or via phishing email.
- **Callers try to scare their victims.** Many phone scams use threats to intimidate and bully a victim into paying. They may even threaten to arrest, deport or revoke the license of their victim if they don’t get the money.
- **Scams use caller ID spoofing.** Scammers often alter caller ID to make it look like the IRS or another agency is calling. The callers use IRS titles and fake badge numbers to appear legitimate. They may use the victim’s name, address and other personal information to make the call sound official.
- **Cons try new tricks all the time.** Some schemes provide an actual IRS address where they tell the victim to mail a receipt for the payment they make. Others use emails that contain a fake IRS document with a phone number or an email address for a reply. These scams often use official IRS letterhead in emails or regular mail that they send to their victims. They try these ploys to make the ruse look official.
- **Scams cost victims over \$23 million.** The Treasury Inspector General for Tax Administration, or TIGTA, has received reports of about 736,000 scam contacts since October 2013. Nearly 4,550 victims have collectively paid over \$23 million as a result of the scam.

**The IRS will not:**

- Call you to demand immediate payment. The IRS will not call you if you owe taxes without first sending you a bill in the mail.
- Demand that you pay taxes and not allow you to question or appeal the amount you owe.
- Require that you pay your taxes a certain way. For instance, require that you pay with a prepaid debit card.
- Ask for your credit or debit card numbers over the phone.
- Threaten to bring in police or other agencies to arrest you for not paying.

**If you don't owe taxes,** or have no reason to think that you do:

- Do not give out any information. Hang up immediately.
- Contact TIGTA to report the call. Use their "[IRS Impersonation Scam Reporting](#)" web page. You can also call 800-366-4484.
- Report it to the Federal Trade Commission. Use the "[FTC Complaint Assistant](#)" on FTC.gov. Please add "IRS Telephone Scam" in the notes.

**If you know you owe,** or think you may owe tax:

- Call the IRS at 800-829-1040. IRS workers can help you.

Phone scams first tried to sting older people, new immigrants to the U.S. and those who speak English as a second language. Now the crooks try to swindle just about anyone. And they've ripped-off people in every state in the nation.

Stay alert to scams that use the IRS as a lure. Tax scams can happen any time of year, not just at tax time. For more, visit "[Tax Scams and Consumer Alerts](#)" on IRS.gov.

Each and every taxpayer has a set of fundamental rights they should be aware of when dealing with the IRS. These are your [Taxpayer Bill of Rights](#). Explore your rights and our obligations to protect them on IRS.gov.

# Be Wary Of Home Repair Scams

### Q: Are the elderly at greater risk of housing improvement scams?

**A:** Yes. Older adults are targeted because they often own a home outright, and have good credit. They are considered less likely to report a scam, may feel ashamed to file a report, or are unsure of how to file a report on a scam artist.

Here's a typical scam: A contractor tells an elder her entire roof needs replacing, and gives her a cost estimate that includes a "senior discount." He promises to arrange for the financing. He then removes most of the roof, and gives the elder a contract at a much higher cost, saying that the damage is much more extensive than originally expected. The homeowner is afraid that if she does not sign the contract, the contractor will abandon the project, and the loan company will put a lien on her house. The repairs are so shoddy that the roof continues leaking. The elder stops making loan payments, and the loan company serves her with foreclosure papers to scare her into payment.

Home improvement scams can jeopardize your independence by costing you thousands of dollars, stealing your home equity, or even leaving you without a safe place to live. Scam artists target older homeowners, sometimes posing as building inspectors or other officials, using high-pressure tactics to demand immediate repairs to a roof, sidewalk, or driveway. They charge inflated prices and deliver sub-standard work.

Scam artists often work door-to-door, saying they are doing other homes in your neighborhood. They pressure the homeowner for an immediate decision, and say they only accept cash, and want the full amount up front. They often say they have a lender they work with who will loan you the money. They usually have no license to work in Massachusetts.

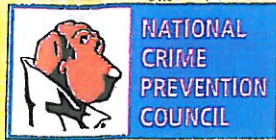
To protect yourself from scams, before you hire any home contractor, the National Association of Area Agencies on Aging recommends that you be sure to:

- Ask the contractor for local references of homeowners they have worked with.
- The Massachusetts Office of Consumer Affairs and Business Regulation requires home improvement contractors who work on detached one and two family homes to be registered. You can search a registry online by the company name to make sure you are using a registered contractor.
- Get a written estimate from more than one contractor, and don't assume the lowest bidder will do the best work.
- Ask for a written contract, and pay by check or credit card---never cash.
- If you need financing, do it through a local bank or credit union you trust.
- Limit your down payment, and pay the balance based on satisfactory completion of the work.
- Before you make the final payment, make sure you have inspected the work, and compared it to what your contract said would be done.
- If you have a problem with work performed that was charged to your credit card, you can ask your credit card company to withhold payment until the problem is corrected.

To check a contractor's Massachusetts registration online, go to:  
<https://services.oca.state.ma.us/hic/licenseelist.aspx>

To file a complaint about a housing contractor, call the Massachusetts Office of Consumer Affairs at 617-973-8700.



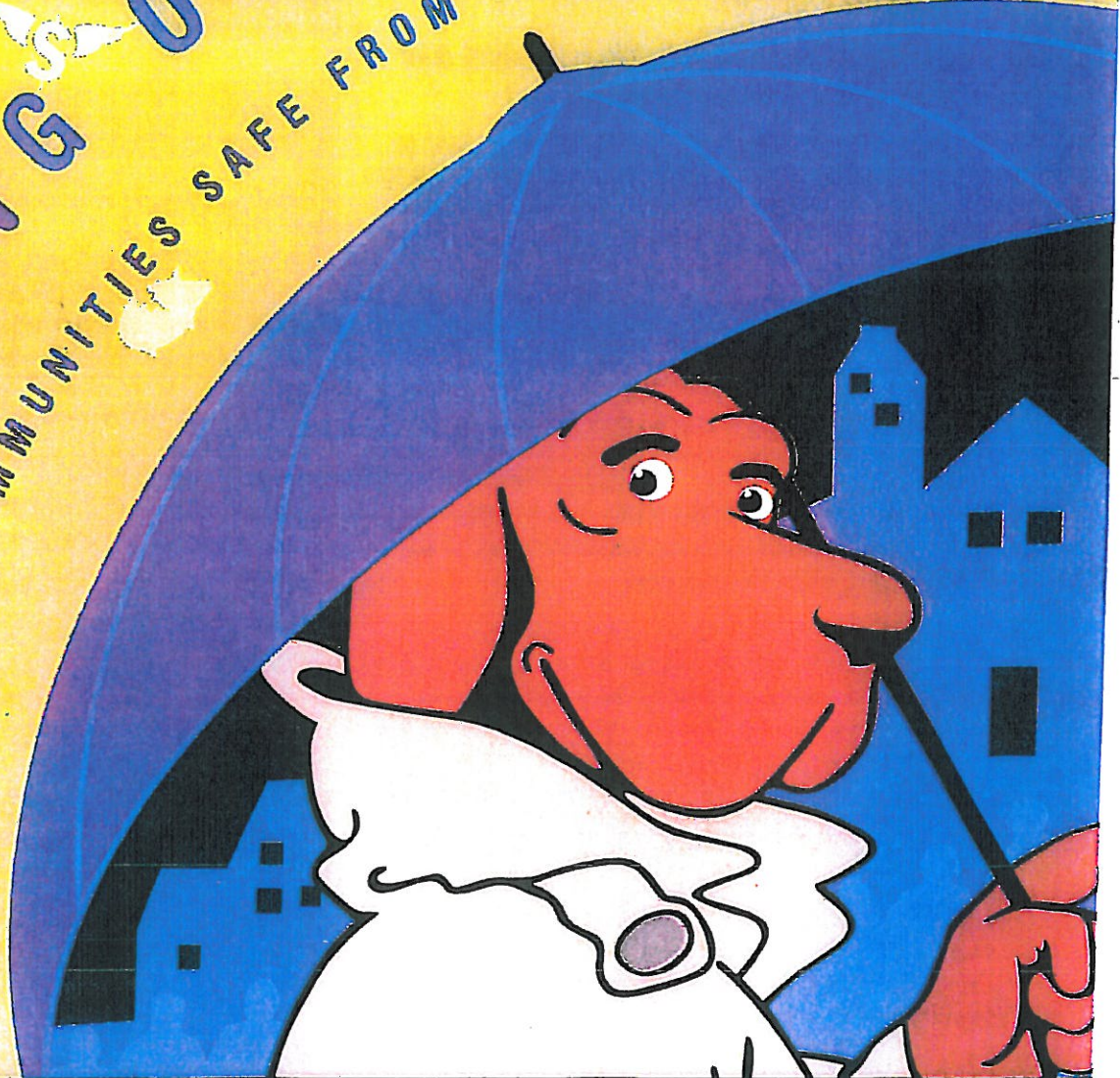


SaveAndInvest.org



# PROTECTING OUR ASSETS

KEEPING OUR COMMUNITIES SAFE FROM FINANCIAL FRAUD





# FACTS AND FIGURES ON FINANCIAL FRAUD

## What Is Financial Fraud?

***Financial fraud encompasses a wide range of illegal behavior—from mortgage scams, Ponzi schemes, and investment fraud to credit card theft and tax fraud. Anyone can be a victim.***

Financial fraud takes many different shapes, and fraudsters wear many different masks. From mortgage scams that target the elderly, Ponzi schemes that shock the world, procurement fraud that steals money from our nation's coffers to predatory lending that discriminates against vulnerable communities, securities fraud that undermines the trust and transparency of our markets, the list goes on.

Source: *Financial Fraud Enforcement Task Force*

## How Big Is the Problem?

***Financial fraud, like other types of white collar crime, is on the rise, and the sums lost are staggering.***

People lose huge sums to financial fraud each year. A research review conducted by the Financial Fraud Research Center—a collaboration of the FINRA Investor Education Foundation and the Stanford Center on Longevity—estimated that financial fraud, generally, costs Americans over \$50 billion a year. This number does not include the money allocated for prevention or the social and emotional costs fraud imposes on society. The Center further reports that more than 30 million consumers are defrauded each year.

The problem may be getting worse. The Financial Fraud Enforcement Task Force uncovered more than \$8 billion in securities, commodities, and investment fraud losses alone in 2010. According to the FBI's Financial Crimes Report to the Public, investigations of securities and commodities fraud, also known as investment fraud, have increased by 52 percent since 2008.

Investment fraud alone affects thousands of Americans and accounts for billions in lost savings annually. Some of the perpetrators' names are familiar, some not. Bernie Madoff is serving 150 years in prison for swindling more than \$60 billion from investors in history's largest Ponzi scheme. Allen Stanford, who might be considered Madoff's runner-up, was sentenced to 110 years in prison for conning 30,000 investors out of \$7 billion. Tom Petters, a Minnesota tycoon, took investors for \$3.65 billion in another Ponzi scheme and was sentenced to 50 years in prison. And then there was the Greater Ministries International Case, in which politics and the assurances of divine providence were combined to "guarantee" a double return on the investments of 28,000 people who ended up losing a total of \$580 million.

## The Problem of Under-Reporting

Estimates of the scope of the problem are skewed by inconsistency in data collection and, more importantly, the vast number of cases that go un-reported. Fraud research typically finds a very small percentage of respondents self-reporting that they have been victims of financial fraud. This phenomenon is hard to reconcile with the volume of fraud seen by regulators and law enforcement agencies. Surveys by various academic, professional, trade, and law enforcement organizations at the local, state, and national levels have attempted to calculate the under-reporting rate, with figures ranging from 40 percent to more than 60 percent. In a recent report from the FINRA Foundation on financial fraud and fraud susceptibility in the United States, respondents who admitted to investing in a fraudulent investment but did not report the fraud indicated that they did not do so because reporting would not have made a difference, they did not know where to turn, or they were too embarrassed.

## Financial Fraud Research Center

The FINRA Investor Education Foundation joined with Stanford University's Center on Longevity in 2011 to form the first national research center dedicated to

financial fraud. The primary objectives of the Financial Fraud Research Center are to catalyze greater interest in funding fraud research and foster a deeper collaboration among researchers, practitioners, and policy-makers. The Center held its first issue conference—"The State and Future of Financial Fraud"—in Washington, DC, in November 2011. In 2012, the Fraud Research Center published a white paper entitled, *Scams, Schemes & Swindles: A Review of Consumer Financial Fraud Research*—the first paper to comprehensively examine the issue of retail financial fraud (included on the CD). Additional research and events are forthcoming.

Explore the Financial Fraud Research Center online at [www.fraudresearchcenter.org](http://www.fraudresearchcenter.org)





## Demographic and Economic Factors

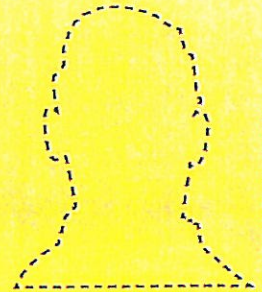
The recent financial crisis not only battered the portfolios of many investors, it also placed a spotlight on investment fraud. In turbulent economic times, ongoing schemes tend to unravel as wary investors begin demanding their cash. And the opportunity for new fraud can rise, as fraudsters look for any hook to exploit those who hope to recover their losses. Tough economic times and low interest rates have caused a sharp drop in income for many seniors, who are often prime targets of fraudsters.

These factors have combined to make many more receptive to pitches touting false guarantees and above-market returns. About 7.3 million older Americans, or about one in every five adults age 65-plus, have been victims of a financial scam, according to a study published in 2010 by the Investor Protection Trust.

The collapse of the housing bubble, in particular, resulted in massive numbers of mortgage fraud crimes. The Associated Press reported on October 9, 2012, that federal investigators charged 530 people accused of defrauding more than 73,000 homeowners around the country who fell behind on mortgage payments, leaving them vulnerable to con artists offering to help them avoid foreclosures. At a news conference that day, U.S. Attorney General Eric H. Holder, Jr. estimated that the homeowners had lost more than \$1 billion in the fraud schemes. Those arrests came on top of earlier arrests from Operation Clean Sweep, a 2010 action of the Mortgage Fraud Working Group of the Financial Fraud Enforcement Task Force that resulted in charges against and convictions and sentences for more than 1,500 criminal defendants. Civil enforcements resulting from Operation Clean Sweep resulted in the recovery of \$200 million.

## The Face of Investment Fraud

Recent research has shattered stereotypes of investment fraud victims. Do you know anyone who fits the following profile:



- ✓ Is male, age 55 to 65?
- ✓ Is self-reliant when it comes to making decisions?
- ✓ Is optimistic?
- ✓ Earns an above-average income?
- ✓ Is of above-average financial knowledge?
- ✓ Is college-educated?
- ✓ Has recently experienced a health or financial setback?
- ✓ Is open to new ideas—or sales pitches?

If so, you know someone who fits the profile of an investment fraud victim. But, regardless of this profile, anyone with money is at risk of succumbing to the barrage of influence tactics used by fraudsters.

Source: Consumer Fraud Research Group (2006)



## Financial Fraud Enforcement Task Force

President Obama established the interagency Financial Fraud Enforcement Task Force in November 2009 to wage an aggressive, coordinated, and proactive effort to investigate and prosecute financial crimes. The task force includes representatives from a broad range of federal agencies, regulatory authorities, inspectors general, and state and local law enforcement who, working together, bring to bear a powerful array of criminal and civil enforcement resources.

For more information, visit [www.stopfraud.gov](http://www.stopfraud.gov).



# PSYCHOLOGY OF A SCAM

*Fraudsters make their living by making sure the deals they tout appear both good and true. The trick is figuring out when “good” becomes “too good.”*

The common thread that binds different types of fraud is the psychology behind the pitch. Successful con criminals are clever, disciplined, and highly skilled at what they do. But you can help citizens in your community protect themselves, their families, and their friends by teaching them to recognize how financial fraudsters operate. Whether they make their pitch over the Internet, by telephone, through the mail, or in person, these criminals tend to use the same tactics time after time.

Red Flag of Fraud	Definition	Example	Red Flag Tip
Phantom Riches	Dangling the prospect of wealth by enticing you with something you want but cannot have.	“These gas wells are guaranteed to produce \$6,800 a month in income.”	Take time to think through the pitch. What is the salesperson really saying? Is he dangling incredible returns? Guarantees? Is he saying that the investment itself will lead to a different—and much better—lifestyle?
Source Credibility	Capitalizing on the belief that it is better to deal with credible people in positions of authority.	“Believe me, as a senior vice president of XYZ firm, I would never sell an investment that doesn’t produce.”	A seller may have a corner office, framed diplomas or certificates, and wear a suit. But credibility can be faked. A first step is to check to see if the seller is licensed to sell investments at <a href="http://www.SaveAndInvest.org">www.SaveAndInvest.org</a> .
Social Consensus	Leading you to believe that if everyone wants it, it must be good.	“I know it’s a lot of money, but I’m in and so are my mom and half her church—and it’s worth every dime.”	Does the pitch focus on how many others are interested? Investing is a personal decision. Ask yourself if you are interested in the investment and if the objectives and risks are right for you.
Reciprocity	Offering to do a small favor in return for a big favor.	“I’ll give you a break on my commission if you buy now—half off.”	Was the pitch preceded by a free meal, book, or video? Do you feel obliged to do the salesperson a favor? If someone does a small favor for you, don’t feel compelled to do a big favor for him in return.
Scarcity	Creating a fake sense of urgency by claiming limited supply or limited time. If something is rare, it must be more valuable.	“There are only two units left, so I’d sign today if I were you.”	Is the offer good for only a limited time or in a limited quantity? Take time to evaluate the offer—don’t allow yourself to be rushed into making any financial decision. A legitimate offer will be there tomorrow.

## An ounce of prevention is worth a pound of cure

The FINRA Investor Education Foundation produced a documentary film—*Tricks of the Trade: Outsmarting Investment Fraud*—to help teach consumers the tactics employed by fraudsters and the best ways to defend against them. The film combines humor with information on tangible resources proven to thwart fraudulent attempts. Order your FREE DVD copies today to share in your community outreach. Online at [www.SaveAndInvest.org/NCPC](http://www.SaveAndInvest.org/NCPC).





# CRIME PREVENTION MONTH

*October is a special time to recognize the achievements of the last 12 months and plan new ways to keep communities safe.*

Each October, Americans of all ages, incomes, walks of life, and fields of expertise celebrate Crime Prevention Month. It's a special time of year when everyone engaged in crime prevention recognizes the past year's crime prevention successes and starts laying the groundwork for the next year's activities.

Everyone can contribute to crime prevention. There are big and small ways to do it. Everything from cleaning up graffiti to providing extracurricular activities for at-risk youth or even keeping an eye on an older person who lives alone is practicing crime prevention. Crime prevention keeps people—and their communities—safe and helps ensure individuals live up to their potential no matter their way of life or where they live. It's all about helping people keep themselves, their families, and their communities safe from crime.

During Crime Prevention Month, people across the country organize Celebrate Safe Communities events to spread the word about crime prevention, encourage new crime prevention activities, and make sure their communities stay safe. Usually, organizers work with their local law enforcement agencies and other civic groups. Once they're ready, they register their plan at [CelebrateSafeCommunities.org](http://CelebrateSafeCommunities.org). Then they're good to go!

Crime Prevention Month is dedicated to four themes—one theme per week. Here are some suggested activities:



## WEEK 1

### Protecting Your Personal Property

- Work with a local key maker to educate people about the importance of having good locks—and using them effectively.
- Organize a meeting between local law enforcement and residents to discuss how together they can improve community safety.
- Paint out graffiti and clean up the neighborhood to make it less attractive to loiterers, vandals, and thieves.
- Publicize ways to keep bicycles safe from theft.
- Hold a “take back the streets” march.
- Organize a Neighborhood Watch Group.
- Arrange a week of home safety audits by local law enforcement.

## WEEK 2

### Staying Safe in a High-Tech World










- Organize a program for teens about sexting and how it isn't cool—and how it's against the law.
- Talk to a class at school about ways children and teens can prevent cyberbullying and how to respond to it.
- Work with law enforcement to organize a campaign to educate the community about ways to prevent identity theft.
- Arrange for a local educator or counselor to present NCPC's podcast on cyberbullying.
- Host an event about preventing investment fraud because many investment crimes take place online.
- Present the material in NCPC's publication *Preventing Identity Theft: A Guide for Consumers* to community audiences.







# A Proclamation



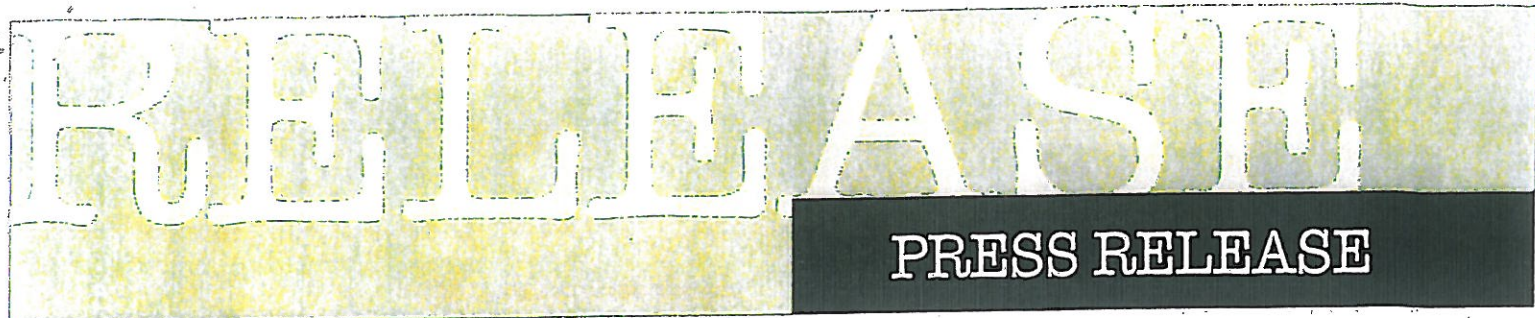
-  **WHEREAS** the United States has experienced a prolonged period of economic uncertainty
-  **WHEREAS** financial fraud increases during times of economic turbulence
-  **WHEREAS** billions are lost each year to financial fraud
-  **WHEREAS** financial fraud wreaks havoc on the lives of millions of Americans every year
-  **WHEREAS** financial fraud is often targeted at seniors, who have the most to lose
-  **WHEREAS** 77 million Baby Boomers will be retiring over the next 20 years
-  **WHEREAS** many financial fraud victims do not report their victimization because they do not know where to turn
-  **WHEREAS** education, empowerment, and support can help prevent and detect crime, including financial fraud
-  **WHEREAS** a dedicated cadre of expert crime prevention practitioners across the country is trained and ready to work with members of the community and provide the education necessary to prevent financial fraud

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Now, therefore, I \_\_\_\_\_ do hereby proclaim October  
[name of leader, title]  
2014 as Crime Prevention Month in \_\_\_\_\_ and urge all citizens,  
[name of jurisdiction]  
community organizations, congregations, schools and universities, government agencies, public  
and private institutions, and businesses to invest in the power of prevention through education  
and to work together to protect Americans, especially seniors, from heartless financial scams so  
that \_\_\_\_\_ is a safer, more caring community where people of all ages and  
[name of jurisdiction]  
walks of life can be free of threats to their livelihoods, means of support, savings, and homes.







# NCPC Focuses on Financial Fraud

Thirty million Americans are victimized every year.

**Contact: Name, phone number, and email address**

**Date: Day, month, and year**

[Anytown, USA]: The National Crime Prevention Council (NCPC), home of McGruff the Crime Dog®, is marking this year's Crime Prevention Month, October, with a focus on preventing the growing problem of financial fraud, which robs people of their assets and their financial well-being.

More than 30 million Americans are victimized each year, and the problem is getting worse with the advent of Internet and automated telephone technology. The losses are estimated at more than \$50 billion each year. The victims are people of all ages, walks of life, and education—though, in many cases, older Americans are most vulnerable. Many are eager to take back the financial ground they've lost during the recession and, as a result, have become the prime targets of con artists who paint rosy portraits of financially secure retirements.

Huge sums are lost to financial fraud. In one case alone—the Mutual Benefits case in Florida—35,000 people were victimized and the losses totaled \$2 billion. The case, one of the largest Ponzi schemes in state history, involved the promise of fake advance payments to life insurance policy holders. Eighteen thousand people were victimized by the Greater Ministries case, a Ponzi scheme in which religion was invoked along with promises that the money provided by “gifters” would be rewarded by divine providence with a double return. The investors collectively lost \$500 million.

“Financial fraud is a crime of mass proportions,” said Ann M. Harkins, president and chief executive officer of the National Crime Prevention Council, which has joined with the FINRA Investor Education Foundation to present NCPC's 2013–2014 Crime Prevention Month Kit, an annual print and online resource. “People lose their life savings and even their homes.

They lose their sense of security. Everyone suffers—the victims, their families, the community.”

According to Gerri Walsh, President of the FINRA Investor Education Foundation, “While the bad news is that just about any adult can be the target of financial fraud, the good news is that when people learn how to take steps to spot the red flags of fraud and make investments only when they have investigated the opportunity thoroughly, the incidence of this crime is reduced.”

While you can never completely safeguard your investments against the risk of losses that may result from fluctuations in the securities markets, there are ways to protect your investments from the risks of theft, loss and even errors. These include the following:

- Taking the time to make a solid, knowledgeable decision
- Asking what state or federal agencies regulate the offering firm and with whom it is registered
- Checking the license of anyone proposing an investment using FINRA BrokerCheck, available at [www.SaveAndInvest.org/ProtectYourMoney/AskandCheck](http://www.SaveAndInvest.org/ProtectYourMoney/AskandCheck)
- Checking to make sure that investments are registered with the U.S. Securities and Exchange Commission
- Always requesting written information
- Making financial commitments only after fully understanding the risks
- Safeguarding personal financial information
- Regularly reviewing financial account statements and information for accuracy
- Saying “No” and reporting to authorities when a scam is suspected