



Better Business Bureau® Senior Awareness Initiative

Top Ten Scams of 2024

The Better Business Bureau® Serving Greater Cleveland (BBB®) has released its local Top Ten Scams of 2024. This list is compiled from reports submitted to BBB Scam TrackerSM by residents of Cuyahoga, Geauga, Lake, Lorain, and Ashtabula counties. Economic factors like inflation and a competitive job market have shaped how scammers targeted victims this year.

Scam Type	2024 Percentage	2023 Percentage	2022 Percentage	2021 Percentage
Online Purchase	24.14%	28.61%	17.55%	16.34%
Phishing	18.38%	13.56%	15.88%	20.65%
Employment	11.93%	9.37%	5.58%	3.85%
Sweepstakes, Lottery, & Prizes	7.82%	11.10%	14.07%	11.90%
Government Agency Imposter	7.27%	3.95%	5.01%	9.69%
Debt Collections	4.94%	3.70%	2.93%	4.08%
Tech Support	2.88%	4.69%	5.01%	5.13%
Fake Invoice/Supplier Bill	1.78%	0.95%	1.11%	1.32%
Government Grant	1.65%	1.85%	7.10%	4.43%
Counterfeit Product	1.65%	1.77%	1.11%	1.10%

Top Scams of 2024:

- **Phishing and Online Purchase Scams** – These scams exploit online shopping, using fake emails, websites, and deals.
- **Employment Scams** – Fraudsters prey on job seekers with fake “work from home” offers, upfront fees, and counterfeit checks.
- **Sweepstakes, Lottery, and Prize Scams** – Scammers promise fake winnings, often targeting older adults.
- **Government Agency Imposters** – Fraudsters impersonate officials from agencies like the IRS, USPS, and more.
- **Debt Collection and Tech Support Scams** – Scammers offer bogus debt relief or tech support services.
- **Fake Invoices and Supplier Scams** – Businesses and individuals are pressured to pay fraudulent invoices for products never ordered.
- **Government Grant Scams** – Scammers promise fake government grants in exchange for fees or personal information.
- **Counterfeit Products** – Scams involving counterfeit goods have surged as consumers look for online deals.

These findings highlight the growing sophistication of scams. BBB encourages consumers to stay vigilant. Visit the [BBB Scam Prevention Guide](#) for more tips, and report any scams to [BBB Scam TrackerSM](#). Your report can help prevent others from falling victim. Have additional questions? Reach out to your BBB at 216.241.7678 or email mybbb@cleveland.bbb.org.



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How to Control Your Family's Spending on Mobile Games

[Billions of smartphone owners](#) use their devices to play games. It's a fun – and typically low-cost – hobby. However, gaming revenue is growing. Nearly [a quarter of game developers](#) use in-app purchases, also known as "[microtransactions](#)", to enable players to spend real-world currency on everything from new outfits for their online characters to extra lives. **BBB offers tips to help you understand and manage in-app purchases when playing mobile games.**

- **Know that some "free" apps may offer in-app purchases.** Some gaming apps are technically free to play, but not making in-app purchases could hinder you from enjoying the game thoroughly. The game may set time limits on when players' lives replenish or when you can access new levels or items unless you are willing to pay a small fee. Unless you pay for the ad-free version, the game is sometimes filled with advertisements. In other cases, apps offer [cosmetic enhancements](#) for a fee. These "skins" improve the game's aesthetic but don't technically affect how the game is played. Some of these revenue-generating techniques are [controversial](#), especially when they target vulnerable populations.
- **Check out paid apps with no in-app purchases.** You might pay more upfront, but the ability to play forever without in-app purchases running up your credit card is usually cheaper in the long run.
- **Set a budget and stick to it.** If you decide to make some in-app purchases when gaming, setting limits for yourself and/or your family is a good idea. Games may use manipulative techniques to increase sales, especially when targeting children or seniors. Having a [set budget](#) can help you and your family avoid falling into the trap of overspending.
- **Discuss real and virtual money.** Help family members understand the difference between virtual game currency and real money by showing them how purchases work. Explain that just because the item is in a game doesn't mean it's free, and encourage them to think before spending.
- **Adjust the settings of your mobile device to prevent unwanted in-app purchases.** You can limit your family member's ability to make in-app purchases by [disabling them or requiring a password to approve them](#). How you change the in-app purchase settings will vary depending on whether you use an Apple or Android device. These settings are an excellent way to control who can make in-app purchases.

Read up on [mobile app scams](#) and [data privacy](#) to stay safe while gaming on your mobile device. Have additional questions? Reach out to your BBB at 216.241.7678 or email mybbb@cleveland.bbb.org.



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What To Consider When Purchasing Long-Term Care

Planning ahead for yourself or a loved one is a big job. Living in a nursing home is expensive and Medicare or Medicaid usually [only covers a portion of the costs involved](#). To offset the costs, you may consider purchasing [long-term care insurance](#). Here's what to consider before taking out a policy.

BBB recommends the following tips to help you choose an insurance plan with confidence.

- **Start planning early.** Even if you don't think you'll buy a policy right away, get an idea of how much you'll need to be insured for when you do take the leap. Look into private and semi-private care, consider what you need, and compare the costs.
- **Know when to buy LTC insurance.** According to the [American Association of Retired Persons \(AARP\)](#), if you are still in good health, it's best to start shopping for LTC insurance between 60 and 65 years old. Of course, the earlier you purchase a policy, the lower your premiums will be, and the better your chances of them accepting your application. For these reasons, the [American Association for Long-Term Care Insurance](#) says the best age to purchase LTC insurance is your mid-50s.
- **Invest in a shared policy.** If you are married, you may be able to save a considerable amount on your premiums with a shared policy.
- **Understand the coverage before you buy.** There are [several kinds of LTC insurance policies](#). A traditional policy will pay a predetermined amount for each service and will have either a time limit or a maximum dollar amount. If the plan covers more than one kind of long-term care, it's most likely the policy payout will be capped at a specific dollar amount. Make sure you understand how each plan works and what is covered before you sign the dotted line.
- **Know that premiums can change over time.** Before signing up for a policy, find out if your premiums will increase. Know what you can expect to pay five or ten years from now.
- **Consider alternative ways to pay for long-term care.** Instead of stand-alone LTC policies, some consumers choose to invest in a [hybrid life insurance policy](#) that includes long-term care coverage. Others tap into their "living benefits" on a life insurance policy to pay for long-term care. Others may choose to simply set money aside over the years and save up for long-term care.

Find more tips by reading the BBB tips on our [Insurance Company HQ](#) and [learn more about life insurance](#). Reach out to your BBB at 216.241.7678 or email mybbb@cleveland.bbb.org.