



Better Business Bureau Senior Awareness Initiative

Secret Shopper Scams Targeting Ohio Consumers

The onset of the COVID-19 pandemic also brought a new era of virtual and work from home jobs. As a result, job scammers have increased and changed their own methods of nabbing unsuspecting job applicants. Job scammers typically post on online job boards and promise regular, large salaries well above typical market value for jobs like filling out online surveys, secret shopping, data entry, etc. Those who apply often get a quick response from the “hiring manager,” and many who have recently reported this scam are even asked to a phony virtual interview. Typically offered the job on the spot, applicants are then quickly asked to pay for things like training, uniforms, or to purchase items as a secret shopper, all with the promise of being refunded. However, when the applicant cashes their check, they often find weeks later that the check has bounced, their “employer” is no longer responsive, and they are responsible for the bounced check and fees.

Versions of these already common employment scams have been targeting consumers across Ohio, including one consumer in Marion who was looking for work from home jobs to support herself and twins at home. The victim performed an interview and training webinar and was offered a position to “collect data, publish ads on line, escorting customers' payment and making sure their transactions are safely received.” After submitting their first assignment, they received a check for \$1,984.09 and believed it to be their paycheck.

However, their employer told the victim that the check was actually for a client in Seville, Spain and needed to be cashed and sent to the client. The victim was suspicious and hesitated following instructions before the employer contacted them again and said “to show my loyalty to them, I was to [cash and send] with the payment within 24 hours,” with assurance that the money would be refunded. The victim said “I took the check to H&R Block. They said it was good. I took it to 2 different places because I don't have a bank account [and] cashed it at FoodMart. I didn't know the check was any good.” However, the victim found out later that the check had bounced and lost contact with the phony employer: “Now when I ask them what I'm supposed to do, they don't answer.”

BBB Serving Greater Cleveland offers these tips on protecting yourself from employment scams:

- **Some positions are more likely to be scams.** Always be wary of work-from-home, package reshipment, and secret shopper positions, as well as any job with a generic title such as caregiver, administrative assistant, or customer service rep. Positions that don't require special training or licensing appeal to a wide range of applicants.
- **Never deposit unexpected or fishy checks.** Be cautious sharing any kind of personal information (including your banking and credit cards) or accepting any kind of prepayment. Don't fall for an overpayment scam; no legitimate job would ever overpay an employee and ask for money to be wired elsewhere.
- **Different procedures should raise your suspicion.** Any sort of pressure to sign or onboard is a red flag, as legitimate companies will understand that employment choices are big decisions. Watch out for on-the-spot job offers. Be careful if a company promises you great opportunities or a big income under the condition that you pay for coaching, training, certifications or directories.



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Watch out for new twists to Grandparent Scams

Social distancing guidelines of the past year and a half due to the COVID-19 pandemic resulted in record rates of loneliness and isolation across the country. Yet older adults experienced the strain of that isolation more than other age groups due to their higher vulnerability to the COVID-19 virus. As a result, scammers continue to use older adult's COVID-19-related fear and loneliness to scam them out of their money and personal information in a new grandparent scam twist.

Grandparent scams typically involve scammers posing as a grandchild and calling their grandparent pleading for money, usually due to an accident or legal troubles. Yet with the continuing pandemic, these calls have taken a new twist with scammers posing as grandchildren or family members in the hospital with COVID-19. The scammers typically ask for gift cards or a wire transfer of funds. The plea is so persuasive that the grandparent sends funds, only to find out later their family member was safe and sound all along.

Recent victim reports of grandparent scams both in the area and across the country have said that some fraudsters have even gone so far as to send taxis or ride-share services (like Uber or Lyft) to the victim's house and take them to purchase gift cards or even arrive at the victim's house themselves to collect cash. In fact, two Florida men were recently charged for targeting older Northeast Ohioans and impersonating grandchildren in legal trouble or hurt. When the victim offered to pay to help their family member, the scammers would pose as a third party to collect the funds and arrive at the victim's house with a rented uHaul. The Cleveland FBI led the case against these two scammers, who collected nearly \$385,000 throughout their scheme.

To protect yourself and loved ones from these nerve-wracking scams, BBB offers these tips:

- **Never get into a vehicle** called by someone else if you have any doubt about their identity. In some cases, it's even been the scammer themselves driving the vehicle posing as a phony ride-share service.
- **Resist the urge to act immediately, no matter how dramatic the story is.** Check out the story with other family and friends, but hang up or close the message and call your loved one directly. Don't call the phone number provided by the caller or caller ID.
- **Know what your family members are sharing online.** You may not have control over your family's social media accounts, but familiarize yourself with what they are sharing online.
- **Don't wire any money or send gift cards if there is any doubt about the call.** If a person does wire money and later realizes it is a fraud, the police need to be alerted.



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**FEMA Funeral Assistance scammers targeting
families of COVID-19 victims**

As if the grief and trauma of isolation, recession, and sickness of the last year and a half weren't enough, scammers have reached new lows. Scammers have adapted the typical government grant scam to target the families of those who died due to COVID-19 by offering financial help for funeral expenses.

In typical government grant scams, fraudsters contact victims by phone, social media, or email. When you reply to the message or take the bait on the phone, the scammer claims to be a "government agent." The scammers typically congratulate you on being eligible for a grant that does not need to be repaid; you only have to pay a processing fee to actually access the grant. Other fees will inevitably follow, and they may all seem very official. Whatever the story, one thing is certain; the scammer will keep asking for money and the victim will never receive the supposed grant.

In this new COVID-19 twist, scammers have been calling loved ones of those who passed from COVID-19 and offering to "help" victims sign up for FEMA's funeral assistance program. While FEMA (Federal Emergency Management Agency) does offer a real funeral assistance program, you do not need to pay to access it. FEMA's program will pay up to \$9,000 for funeral expenses that people have paid since January 20, 2020 for loved ones who died of COVID-19. Survivors can apply for benefits by contacting the Federal Emergency Management Agency (FEMA) at 844-684-6333.

The program is open to American citizens, nationals of U.S. territories, and non-citizens legally admitted to the United States, regardless of income. If you apply, you'll need to show documents including receipts for your expenses and a death certificate that says the death happened in the United States or its territories and was likely caused by COVID-19.

Here are some helpful tips to help you and loved ones avoid this scam:

- **FEMA will not contact you until you have called FEMA or have applied for assistance.** Anyone who contacts you out of the blue and claims to be a federal employee or from FEMA is a scammer.
- **Do not pay any money for a "free" government grant.** If you have to pay money to claim a "free" government grant, it is not really free. A real government agency will not ask you to pay an advanced processing fee. The only official list of all U.S. federal grant-making agencies is www.grants.gov.
- **Be careful with unsolicited calls asking for your banking information.** Scammers will cold call, asking basic questions to see if you qualify for a grant, and then ask for your banking information saying they need to collect a one-time processing fee and directly deposit your money.