

# What to do if you have been scammed

**D**o you believe you have been scammed? If you are still in contact, stop what you are doing and read these tips before doing anything else

## End the conversation

1

Scammers try to create urgency. No matter what the person on the other line says, you will not get in trouble for hanging up and assessing the situation. Once you have cut off contact, talk with a trusted party you know to get their opinion on the situation

## Write down as much as you can remember

2

If you believe you have been scammed, write down any emails, phone numbers or websites that the scammers used to get in contact with you

## Make a list of any information provided to scammers

3

Bank account numbers, passwords, email, phone number and social security number are all information that scammers want to get their hands on.

If the scam involved a [credit card purchase](#), call the company and immediately report the purchase as fraudulent

## Change Passwords

4

If you believe bank accounts or other password-protected accounts are at-risk of being compromised from the information you gave to scammers, quickly log on to those accounts and change the passwords. If you use the same password elsewhere, it is advised to change it for those accounts as well

## Call affected entities

5

If scammers are impersonating a business or government body, they want to know about it. Recommend those entities put out a warning if they haven't already. This is an important step in making sure others aren't scammed as well. However, be careful to find a legitimate number, as scammers will post fake ones online

## Report it

6

[BBB](#), Federal Trade Commission, Consumer Finance Protection Bureau and your local Attorney General all want to hear about your experience. The information you provide helps shut down scams and even recover funds in some cases

## Monitor accounts

7

Fraudsters with access to your information may hold onto it or sell it to others. Monitor your accounts for future fraudulent activity or unauthorized access. If you believe your social security number has been compromised, explore freezing your credit and signing up for credit monitoring



For advice on specific scams, read the International Investigations Initiative's [Scam Studies](#)

**Report scams**