Exposed to Scams
WHAT SEPARATES VICTIMS FROM NON-VICTIMS?

How to Protect Against Scammers

ASK FOR INPUT FROM OTHERS
Scammers try to isolate their victims. Don’t be afraid to contact a friend, or a company or organization you trust for advice.

- Those most at risk are individuals feeling lonely or isolated.
- 51% of people who reported a third-party intervention (by cashiers, bank tellers, and other vigilant employees) were able to avoid losing money.

KNOWLEDGE IS POWER!
Knowing about scams and scammer tactics can be a person’s best defense in successfully reducing the impact of scams.

- 50% that did not engage with a scam had some knowledge of scammer methods and behaviors beforehand.
- Those who heard about the scam before they were targeted were significantly less likely to lose money (9% vs 34%).
- A sense that “something is not right” should encourage people to stop, walk away, and investigate further independently.

FOCUS ON YOUR FINANCIAL HEALTH AND LITERACY
Individuals under financial strain and those with lower levels of financial literacy may be more susceptible to scammers. Specific risk-factors include:

- Household income of $50,000 per year and below.
- Spending more per month than one’s earnings, not saving money, and having significant amounts of debt.
- Feeling compelled to “catch up” or “get ahead” financially.

55% of people reported learning about scams from news stories.
41% of people reported learning about scams from word of mouth.

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