If you use a cellphone or have an email account, you've likely been exposed to an attempted scam. It takes only a few extra seconds to think before you act and can help prevent you from being taken advantage of. Here are some common types of scams:

**UNEXPECTED MONEY**
- Scammers may pose as someone in a position of authority, such as a bank, government official, or someone in your family.
- They may ask for personal information or money.
- Cross-reference: If you receive a call or email saying you've won a prize, always check the source before responding.

**UNEXPECTED WINNINGS**
- Scammers may claim you've won a prize, such as a lottery or sweepstakes.
- They may ask for money to claim the prize.
- Cross-reference: Check the source of the claim and verify the legitimacy before sending any money.

**BROUGHT TO YOU BY IT'S A MONEY THING is a registered trademark of Currency Marketing**

---

**TYPES OF SCAMS**

**BETTER SELLER SCHEMES**
- Scammers may pose as a seller and try to persuade you to buy something.
- They may use high-pressure tactics and offer a low price.
- Cross-reference: Always check the seller's reputation and make sure the product is legitimate before making a purchase.

**PRICE CHARACTERS**
- Scammers may pose as your friend or relative in an attempt to get personal information or money.
- Cross-reference: Always verify the identity of the person before sending any money or giving out personal information.

**FAKE CHARITIES**
- Scammers may pose as a charity and ask for donations.
- They may use emotional appeals to get you to donate money.
- Cross-reference: Check the charity's legitimacy and ensure your donation will actually go to the intended charity.

**DATING SCHEMES**
- Scammers may pose as someone you met online and ask for money.
- They may use emotional appeals to get you to send them money.
- Cross-reference: Always verify the person's identity and ensure they are who they claim to be before sending any money.

**BUYER-SELLER FRAUD**
- Scammers may pose as a buyer or seller and try to deceive you.
- They may use false information or fake items to get you to make a purchase.
- Cross-reference: Always check the seller's reputation and make sure the product is legitimate before making a purchase.

**STAYING SAFE**

**REPORTING SCAMS**
- If you believe you've been targeted by a scammer, contact the following:
  - Competition and Consumer Commission
  - FBI.gov
  - USA.gov
  - Australian Competition and Consumer Commission
  - www.FTC.gov/complaint
  - www.ic3.gov

**USE THE ADVICE CENTER**
- Use the advice bar on the left side of the webpage to help you report a scam.

**CROSS-REFERENCE**
- If you receive a phone call or email from someone you don't know, be cautious. Use the advice bar on the right side of the webpage to help you determine if the call or email is legitimate.