

# Phone Scams



[consumer.ftc.gov](https://consumer.ftc.gov)



People lose a lot of money to phone scams — sometimes their life savings. Scammers have figured out countless ways to cheat you out of your money over the phone. In some scams, they act friendly and helpful. In others, they threaten or try to scare you. They'll do what it takes to get your money or your personal information to commit identity theft. Don't give it to them. Here's what you need to know.

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## ► How To Recognize a Phone Scam

Phone scams come in many forms, but they tend to make similar promises and threats, or ask you to pay certain ways. Here's what to know.

### **There is no prize**

The caller might say you were “selected” for an offer or that you’ve won a lottery. But if you have to pay to get the prize, it’s not a prize.

### **You won’t be arrested**

Scammers might pretend to be law enforcement or a federal agency. They might say you’ll be arrested, fined, or deported if you don’t pay taxes or some other debt right away. The goal is to scare you into paying. But real law enforcement and federal agencies won’t call and threaten you.

### **You don’t need to decide now**

Most honest businesses will give you time to think their offer over and get written information about it before you commit. Take your time. Don’t get pressured into making a decision on the spot.

### **Only scammers demand you pay certain ways**

Scammers will often insist you pay in a way that makes it hard to get your money back — by wire transfer, gift card, cryptocurrency, or payment app. Anyone who insists that you can only pay that way is a scammer.

## Government agencies won't call to confirm your sensitive information

No government agency is going to call you out of the blue and ask for sensitive information like your Social Security number. They're lying if they say they're with a government agency you know, like the FTC, Social Security Administration, or IRS.

## You shouldn't be getting all those calls

If a company is selling something, it needs your written permission to call you with a robocall. And if you're on the National Do Not Call Registry, you shouldn't get live sales calls from companies you haven't done business with before. Those calls are illegal. If someone is already breaking the law calling you, what they're calling about is probably a scam.

### ► Examples of Common Phone Scams

Any scam can happen over the phone. But here are some common angles phone scammers like to use.

#### Impersonator scams

A scammer pretends to be someone you trust — a government agency like the FTC or FBI, the sheriff's office, a court official, a family member, a love interest, or a business you recognize. They might say they need money or information, or claim there's a problem with your computer — and they need you to act fast. The scammer can even have a fake name or number show up on your caller ID to convince you. Learn more at [ftc.gov/impersonators](https://ftc.gov/impersonators).

## Debt relief and credit repair scams

If someone offers to lower your credit card interest rates, fix your credit, or get your student loans forgiven if you pay their company a fee first, that's a scammer. Don't believe them. You could end up losing your money and ruining your credit. Learn more at [ftc.gov/credit](https://www.ftc.gov/credit).

## Business and investment scams

Callers might promise to help you start your own business and give you business coaching, or guarantee big profits from an investment — maybe investing in cryptocurrency. Don't believe it. Check out investment opportunities with your state securities regulator. Learn more at [ftc.gov/CoachingScams](https://www.ftc.gov/CoachingScams).

## Charity scams

Scammers like to pose as real charities and might ask for donations for disaster relief efforts, support for local law enforcement or veterans, or money for kids and families dealing with cancer. Always ask how much of each dollar you donate will go directly to the charity's mission and always check out a charity before you give. Never feel pressured to give immediately over the phone. Learn more at [ftc.gov/charity](https://www.ftc.gov/charity).

## Extended car warranties

Scammers find out what kind of car you drive and when you bought it (or pretend to know) so they can urge you to buy overpriced — or worthless — service contracts or so-called extended warranties. Never buy

a contract or warranty on the spot, and always research the company and contract or warranty before you pay anything so you know if it makes sense for you. Learn more at [ftc.gov/cars](https://www.ftc.gov/cars).

## “Free” trials

A caller might promise a free trial but then sign you up for products — sometimes lots of products — that you’re billed for every month until you cancel. Never sign up without knowing what happens after the “free trial” ends, and always read your billing statements to look for unexpected charges. Learn more at [ftc.gov/FreeTrials](https://www.ftc.gov/FreeTrials).

## Loan scams

Loan scams include advance fee loan scams, where scammers guarantee you loans or credit cards for an upfront fee. Don’t buy it. Honest lenders don’t make guarantees like that. Learn more at [ftc.gov/loans](https://www.ftc.gov/loans).

## Prize and lottery scams

In a typical prize scam, the caller will say you’ve won a prize, but then say you need to pay taxes, registration fees, or shipping charges to get it. Hang up. After you pay, you find out there is no prize. Learn more at [ftc.gov/PrizeScams](https://www.ftc.gov/PrizeScams).

## Travel scams and timeshare scams

Scammers promise free or low-cost vacations, but once you respond, you find out you have to pay some fees and taxes first. Or once you pay, you find out there is no vacation. In timeshare resale scams, scammers lie and tell you they’ll sell your timeshare — and may even have

a buyer lined up — if you pay them first. Learn more at [ftc.gov/travel](https://www.ftc.gov/travel).

## ► How To Stop Calls From Scammers

### Hang up

Even if it's not a scammer calling, a company that calls you illegally isn't a company you want to do business with. When you get a robocall, don't press any numbers to let you speak to a live operator or remove you from their call list. Instead, it might lead to more robocalls.

### Consider call blocking or call labeling

Scammers don't care if you're on the National Do Not Call Registry. That's why call blocking is your best defense against unwanted calls. Which type of call-blocking or call-labeling technology you use will depend on the phone — whether it's a cell phone, a traditional landline, or a home phone that makes calls over the internet (VoIP). See what services your phone carrier offers and look online for expert reviews. For cell phones, also check out the reviews for different call-blocking apps in your app store.

### Don't trust your caller ID

Scammers can make any name or number show up on your caller ID. That's called spoofing. So even if it looks like it's a government agency like the Social Security Administration calling, or like the call is from a local number, it could be a scammer calling from anywhere in the world.

Learn more about unwanted calls and what to do about them at **[ftc.gov/calls](https://www.ftc.gov/calls)**.

## ► What To Do if You Already Paid a Scammer

Scammers will often ask you to pay in a way that makes it hard for you to get your money back. Don't pay someone who insists that you can only pay with a gift card, cryptocurrency, a payment app, or a wire transfer service like Western Union or MoneyGram. It's a scam.

If you paid someone one of these ways, act quickly to report it to the company or bank behind the gift card, cryptocurrency, payment app, or wire transfer service. Depending on how you paid, you might be able to get your money back. But no matter how you paid, it's worth asking.

### **If you paid a scammer**

#### ***Did you pay with a credit card or debit card?***

Contact the company or bank that issued the credit card or debit card. Tell them it was a fraudulent charge. Ask them to reverse the transaction and give you your money back.

#### ***Did someone make an unauthorized transfer from your bank account?***

Contact your bank and tell them it was an unauthorized debit or withdrawal. Ask them to reverse the transaction and give you your money back.



***Did you buy a gift card and give someone the numbers off the back of the card?***

Contact the company that issued the gift card. Use the list of contacts at [ftc.gov/GiftCards](https://www.ftc.gov/GiftCards). Tell them the card was used in a scam and ask for your money back. Keep a copy of the gift card and the store receipt.

***Did you send a wire transfer through a company like Western Union or MoneyGram?***

Contact the wire transfer company. Tell them it was a fraudulent transfer. Ask them to reverse the wire transfer and give you your money back.

- MoneyGram at 1-800-926-9400
- Western Union at 1-800-448-1492
- Ria (non-Walmart transfers) at 1-877-443-1399
- Ria (Walmart2Walmart and Walmart2World transfers) at 1-855-355-2144

***Did you send a wire transfer through your bank?***

Contact your bank and report the fraudulent transfer. Ask them to reverse the wire transfer and give you your money back.

***Did you send money through a payment app?***

Report the fraudulent transaction to the company behind the payment app and ask them to reverse the payment. If you linked the app to a credit card or debit card, report the fraud to your credit card company or bank. Ask them to reverse the charge.

### ***Did you pay with cryptocurrency?***

Contact the company you used to send the money and tell them it was a fraudulent transaction. Ask them to reverse the transaction.

### ***Did you send cash?***

If you sent cash by U.S. mail, contact the U.S. Postal Inspection Service at 877-876-2455 and ask them to intercept the package. To learn more about this process, visit **usps.com**.

If you used another delivery service, contact them as soon as possible.

## **If you gave a scammer your personal information**

### ***Did you give a scammer your Social Security number?***

Go to **IdentityTheft.gov** to see what steps to take, including how to monitor your credit.

### ***Did you give a scammer your username and password?***

Create a new, strong password. If you use the same password anywhere else, change it there, too.

If someone calls and offers to “help” you recover money you have already lost, don’t give them money or personal information. You’re probably dealing with a fake refund scam.

## ► Report Phone Scams

If you've lost money to a phone scam or have information about the company or scammer who called you, tell the FTC at **ReportFraud.ftc.gov**.

If you didn't lose money and just want to report a call, use the streamlined reporting form at **DoNotCall.gov**.

Any information you provide will help stop the scammers. Report the number that received the call, the number on your caller ID, and any number they told you to call back. Also report the exact date and time of the call, if you know it. Knowing all this information helps the FTC and its law enforcement partners track down the scammers behind the call.

The FTC also takes the phone numbers you report and releases them to the public each business day. This helps phone carriers and other partners that are working on call-blocking and call-labeling solutions.

The FTC works to stop deceptive and unfair business practices and scams, and to help consumers like you recognize and recover from them. Sign up for email updates at **[ftc.gov/scams](https://ftc.gov/scams)**.

Report fraud, scams, and bad business practices to the FTC at **[ReportFraud.ftc.gov](https://ReportFraud.ftc.gov)**. The FTC uses and shares reports with law enforcement partners to help with investigations.



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