Common Scams

Legal Aid Society
of San Diego, Inc.
Consumer Protection
Division
If it seems too good to be true...it probably is
Common Scams…

- Home Repair/Home Improvement
- Medicare Fraud
- Fake Charities
- Door to Door Solicitation
- Funeral and Cemetery Fraud
- Unsolicited Phone Calls/Email/Etc.
- IRS Scam
Home Repair/Home Improvement

- Get estimates
- Check references
- Get a referral from a trusted friend/relative
- Check with the Better Business Bureau
Medicare Fraud

- Don’t give out your Medicare number to people you don’t know
- Call Medicare
- Report fraud to Medicare
Charitable Donations

- All CA charities must register with the AG’s office

- Check to see if a charity is registered before you donate
  - www.ag.ca.gov/charities
Door to Door Salespeople

- Ask for a business permit
- Don’t purchase on the spot!
- Generally 3 business days to cancel if a home sale
Funeral & Cemetery Fraud

- Avoid high-priced sales pitches

- Check license/file complaints with the Cemetery and Funeral Bureau
  - (916) 574-7870
  - www.cfb.ca.gov
Unsolicited Calls/Emails-Mail

- Hard to tell what’s fraud and what’s not
- Avoid sweepstakes or foreign lottery
- If they called you first, don’t give out your information
- Avoid anything where they ask you to send money by Western Union, money order, or prepaid debit cards
The “It’s Me, Grandma” Scam

- Some scammers call and pretend that they are a grandchild or other relative who needs money right away.

- If someone calls claiming to be a grandchild or other relative asking for money, call the relative directly or ask other family members before sending any money.

- Be wary of any request to wire money through Western Union or MoneyGram or to send money through prepaid debit cards.

- You usually cannot get the money back.
IRS Phone Scam

- Callers say they are employees of the IRS but they are not
- They can sound really convincing – they may use fake names, give you a fake badge number, and even change the caller ID to make it look like the IRS is calling
- They may say you owe the IRS money and you need to send money by prepaid debit card or by wire right away.
- They may say that if you do not pay, you will be arrested, go to jail, etc.
IRS Phone Scam, cont.

Keep in mind that the IRS will NEVER:

- Call to demand you pay immediately or call before sending you a letter first
- Demand that you pay the taxes without giving you a chance to appeal the amount they say you owe
- Require you to use a specific payment method
- Ask for credit or debit card numbers over the phone
- Threaten to have the police arrest you for not paying
If someone calls you and says they are calling from the IRS, tell them you will call them back.

Then call the IRS and ask about the call.

For more information about common IRS scams, go here: http://www.irs.gov/uac/Tax-Scams-Consumer-Alerts
Avoid Investment Scams

- Don’t invest UNTIL you investigate
- Don’t feel pressured
- Don’t believe guaranteed high rates of return
- Don’t be too trusting
- Don’t bite off more than you can chew
Be wary of “senior specialists” offering insurance and financial advice assistance

By law, insurance brokers and agents cannot use any “senior specific” certification to mislead consumers
Practice the 3 C’s!

- **Consider** your options
- **Compare** your offers
- **Consult** with someone you trust