

# COMMON FINANCIAL SCAMS



This brochure is intended to give you a general overview of common financial or consumer scams and ways to report those scams to the appropriate authorities.

## About Us

Established in 1968, Idaho Legal Aid Services, Inc. is a statewide non-profit 501(c)(3) organization that provides free civil legal representation to low-income and senior Idahoans, migrant farm workers, and American Indians. Our program is the primary provider of civil legal representation statewide to poor and vulnerable Idahoans. We have seven services offices in the state (located in Boise, Coeur d'Alene, Idaho Falls, Lewiston, Nampa, Pocatello, and Twin Falls).

## Contact Us

Please call (208) 746-7541 or apply for services online at: [www.idaholegalaid.org](http://www.idaholegalaid.org)

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# Common Financial Scams

## The “Government Imposter” Scam

Someone calls, emails, or knocks on your door. They claim to work for the government and say you owe money for taxes or fees. They say you can avoid penalties by giving them money.

## The “Grandparent” Scam

Someone phones claiming to be your grandchild. They say they are having an emergency, are in trouble, or stranded. They ask you to send money immediately.

## The “Charitable Donation” Scam

Someone contacts you and tells you a tragic or sad story. They say they know a charity that can help. They ask you to donate money.

## The “Health Care” Scam

Someone phones, emails, or knocks on your door. They claim to work for Medicare or other health insurance company. They say you need to get a new insurance card. They ask for your Social Security number or your health insurance policy number.

## The “You Won!” Scam

Someone phones, emails, or knocks on your door. They congratulate you on winning a prize or lottery. They say you can collect your winnings, but first, you have to give them money.

## The “Internet/Website” Scam

Fake, authentic-looking bank or government websites ask you to “verify your identity” or “address a problem with your account” by entering your credit card number.

## The “Home Improvement” Scam

Someone contacts you claiming to be a home repair company. They say your home could benefit from upgrades or repairs. They collect money as a down payment. But, you never hear from them again.



# If you think you have been scammed, make a report to:

1. The Federal Trade Commission. Go online to: [reportfraud.ftc.gov](https://reportfraud.ftc.gov).

2. The Idaho Attorney General’s Office. To make a consumer complaint, you can call (208) 334-2400 or fill out their complaint form online at: [www.ag.idaho.gov/consumer-protection/consumer-complaints](https://www.ag.idaho.gov/consumer-protection/consumer-complaints).

3. Your local police department. Please note that the Federal Trade Commission and the Idaho Attorney General’s Office do not represent individual persons. However, these organizations will investigate consumer reports and complaints and may take legal action based on the number of complaints received regarding a particular scam.

## The “Do Not Call” Registry

You may also want to consider placing your phone number on the “Do Not Call” registry. This registry prohibits telemarketing companies from contacting you. You can get on this list by calling 1-888-382-1222 or visiting: [telemarketing.donotcall.gov](https://telemarketing.donotcall.gov).