

Protecting Yourself from Consumer Scams

CALIFORNIA WESTERN
SCHOOL OF LAW / San Diego

COMMUNITY
LAW **PROJECT**

Introduction

- ▶ My name is Elijah and I am a third-year law student
- ▶ I'm with the Community Law Project.

What is a scam?

What is a scam?

In plain terms, a scam is when someone tries to use fraud and deceit to take something, such as money, away from you.

Main Topics

- ▶ My goal today is to help you be able to identify and avoid scams.
- ▶ We will talk about
 - ▶ How to identify scams.
 - ▶ Popular scams right now.
 - ▶ What to do if you are scammed.

Who is at risk of being
scammed?

Who is at risk of being
scammed?

Everyone!

What are the effects of being scammed?

- ▶ Monetary loss
- ▶ Impacts on credit
- ▶ Identity stolen
- ▶ Emotional and psychological impacts



What forms of communication do scammers use?

Pretty much everything available to you, including:

- ▶ Phone
- ▶ E-mail
- ▶ Text Message
- ▶ Social media

Things to look for in any scam

They contacted you first.

There's some kind of enticing bait

They need your personal information.

You must pay them first before anything else happens.

They want you to send the money in an unusual way.

There is an urgency to the situation

Typos and poor grammar in emails and text messages

Most common types of scams

- ▶ According to the National Council on Aging the most common scams are:
 - ▶ The grandparents scam
 - ▶ Financial services scam
 - ▶ Tech support scams
 - ▶ Government impersonation scams
 - ▶ Romance scams/catfishing



The Grandparents Scam

- ▶ First, the scammer will call and pretend to be a relative, usually a grandchild.
- ▶ Next, they will say they are in some kind of trouble, usually that they've been arrested.
- ▶ Finally, they will ask for money, either bail to get out of jail, or to pay a lawyer.

Hypothetical #1

- ▶ Lucy received a call from someone pretending to be her grandson. He's in trouble and needs money.
- ▶ I will read the phone call. Can you spot the signs that this is a scam?



Financial Services Scam

Usually, a person will pretend to be from an organization and they will usually say that you owe them money.

They may initiate contact by phone, text, or email.

Types of Financial Service Scams

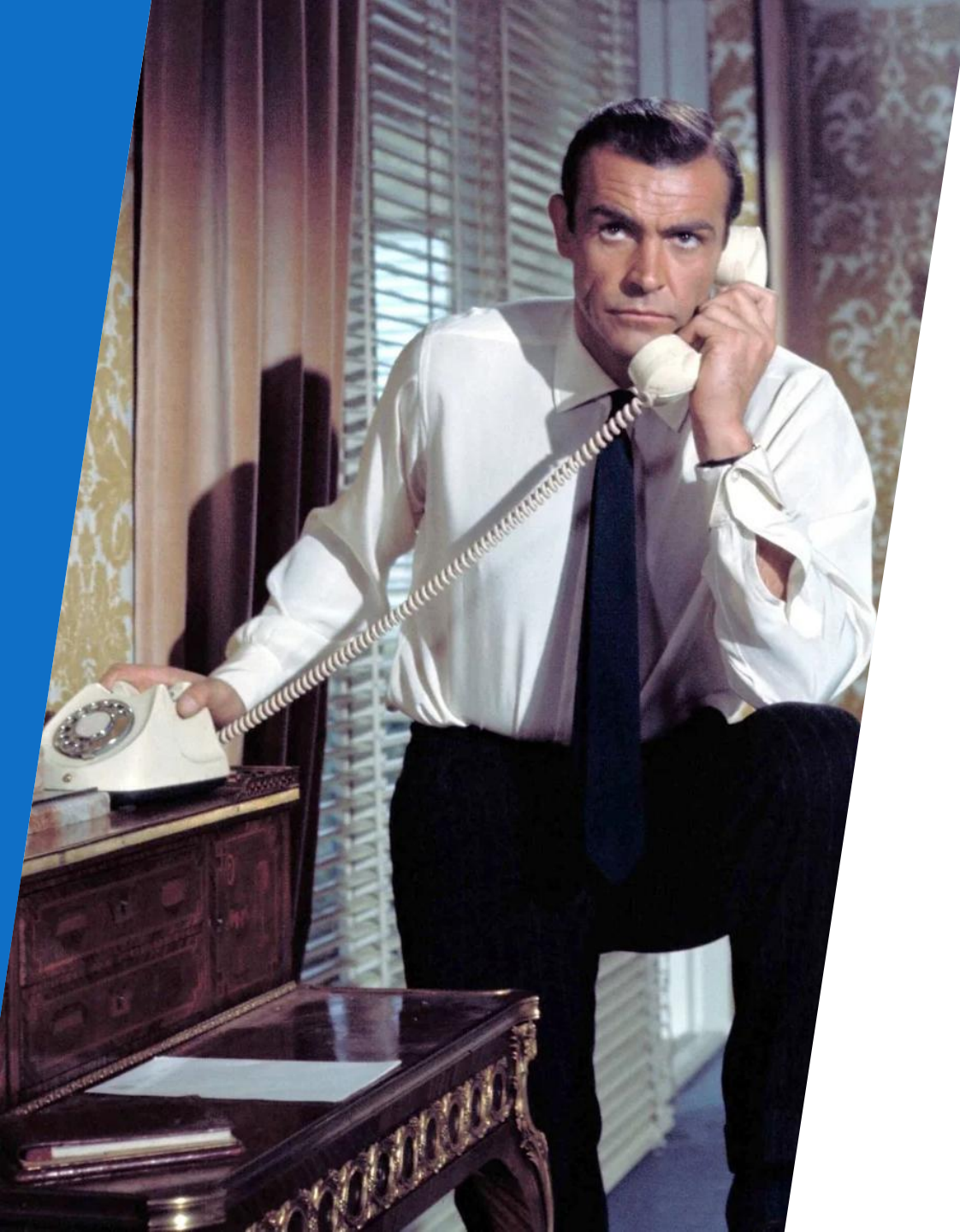
Debt Collection scams

Phishing

Ransomware

Overpayment scams





Hypothetical #2


- ▶ James received a call from a debt collector. They say he hasn't paid some of his medical debt.
- ▶ I will read the phone call. Can you spot the signs that this is a scam?

Hypothetical #3

▶ Julie logged onto her email today and saw the following e-mail. She hasn't heard anything previously from PayPal, but she doesn't want her account deactivated so she is considering clicking the link.



From: noreply.paypal@securemygateway.com
Subject: Paypal Account Suspension



Dear Customer,

Your PayPal account has been temporarily restricted. We have found suspicious activity on credit cards linked to your PayPal account.

You must confirm your identity to confirm that you own the credit card.

To maintain account security, please provide documents that confirm your identity.

[Log in to Paypal](#)

After you complete the requested task, we will review the account and contact you about its status within 5 working days.

Thank you for your attention to this problem.

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Tech Support Scams

- ▶ Scammers will contact and pretend to be a computer technician for a well-known computer company and tell you there's a virus.
- ▶ Or you may be online and get a popup message warning of a computer virus with a number for you to call.
- ▶ They will then demand money to remove the non-existent virus.

Hypothetical #4

▶ Spock received a pop up telling him that his computer has a virus. There's a number to call for support.

▶ I will read the situation. Can you spot the signs that this is a scam?





Government Impersonation Scam

Usually, scammers will call and pretend to be from a government agency, commonly Medicare or Social Security.

They will tell you that there has been a problem, and you need to pay or else you will lose a benefit.

Hypothetical #5

- ▶ Andy gets a call from someone claiming to be from Social security. They say there's a problem with his benefits and he needs to pay.
- ▶ I will read the phone call. Can you spot the signs that this is a scam?



Romance Scam

- ▶ This one involves social media.
- ▶ Scams will create fake profiles and then pretend to be looking for a relationship.
- ▶ Usually, they will be very far away from you.
- ▶ Eventually, there will ask for money. Usually for a fake emergency.

Hypothetical #6

- ▶ Morgan received a friend request on Facebook from a woman he didn't know.
- ▶ Immediately she began flirting with him and they began a romantic relationship.
- ▶ She lives out of the country and tells him she is too poor to be able to fly to him. When he offers to fly to her, she always has a reason for why he shouldn't.
- ▶ When he asks to videochat she refuses.
- ▶ Recently she told him that she has an unexpected medical expense and asks if he can wire her some money to pay for it.



What do I do if I am scammed?

- ▶ First, report the incident to the authorities.
- ▶ Reports can be made to the FTC online at <https://reportfraud.ftc.gov/> or by calling 1-877-FTC-HELP (382-4357)
- ▶ There is a National Elder Fraud Hotline: 833-FRAUD-11 (372-9311)
- ▶ San Diego Consumer Protection Unit at <https://www.sdcda.org/preventing/consumer-protection/> 619-531-3507

What do I do if I am scammed?

- ▶ Second, try to get your money back.
- ▶ Contact your bank and see if they can reverse the transaction.
 - ▶ Similarly, this can be done with the company used for a wire transfer, or the issuer of a gift card, but not always.
- ▶ If you don't get the money, reporting to your bank will make them aware in case of future fraud.

What do I do if I am scammed?

- ▶ Third, if your personal information has been shared, then contact one of the three credit reporting bureaus: Equifax, Experian, and Transunion.
- ▶ Inform them you have been the victim of fraud, and they will be able to set up fraud alert for you.
- ▶ You only need to call one, they will inform the other two.

Legal Resources Available

Community Law Project

- Closest location to here is First Lutheran Church located on corner of 3rd St and Ash St.
- Mondays from 5:30 PM-7:30 PM

Legal Aid Society of San Diego

- Three office locations: Southwest, Midtown, and North County
- Call their intake team at 1-877-LEGAL AID (534-2524)