It's easy to think, “It couldn't happen to me.” But scammers know how to get around our better judgment. They play on our emotions or promise big payoffs to get us to act. And many use the names of government agencies like the FTC, trusted companies, or friends and family to get us to buy into their schemes. We may not be able to spot the impostor until it's too late.

I often get phone calls from people asking if they should believe and act on something they received by mail or in an e-mail. At least these folks were asking for advice; many others lose money by getting sucked into scams. By nature, most of us are trusting people. We believe in the goodness of people. However, a healthy dose of skepticism is a good tool when it comes to matters of your money.

Here are the most common tactics used by thieves to scam your money:

**They are offering free money** — Consumers either get a call offering them a loan or apply online for a loan from what appears to be a legitimate lender. In either case, there really is no lender but rather a scammer, who after accepting an advance fee of some sort, vanishes.

**You won a prize** — You get a letter or an e-mail telling you the good news that you won a sweepstakes. Your winnings or prize will be delivered once you pay — by Western Union, MoneyGram or other hard-to-trace money transfer method — the taxes and/or other fees that are due. The scammer may even send you a legitimate-looking check as the prize hoping that you will deposit the fake check and then send the scammer a good check for the “taxes.” Remember, you can’t win what you haven’t entered.

**Secret shopping/work-at-home** — We’ve all seen the ads on being a secret shopper. The consumer receives an offer for what appears to be a legitimate company. The secret shopper is sent a check and instructed to keep part of it and to use the rest to shop. They are instructed to shop various businesses including MoneyGram and Western Union by sending a significant portion of the check to an out-of-town recipient. The out-of-town...
recipient is, of course, the scammer who is hoping that the secret shopper deposits the fake check into their account and does their shopping with good funds.

**Craigslist scam** — This scam can take several forms, but the most common involves a scammer who responds to someone’s Craigslist ad. The scammer sends a phony check for more than the item has been advertised for. The scammer then requests a refund for the difference through Western Union or MoneyGram.

**They claim to be with a government agency** — They may try to get you to send money by saying they’re with the FBI, FTC, IRS, U.S. Customs and Border Protection, or the U.S. Marshals Service. They might even use a real employee's name and call from a Washington, D.C., phone number. But it's a number they've faked. Contrary to scammers' lines, no federal government agency supervises or runs sweepstakes.

**They claim to be someone you care about** — You think it's your grandson calling, panicked because he needs you to wire money to help him fix a car, get out of jail or a hospital emergency room. Or, a stranded friend e-mails and asks you to wire money overseas. In reality, it's a scammer who figured out your grandchild's name or hacked your friend's e-mail account. To make sure it's not really a loved one in trouble, call a phone number you know to be correct, and check the story out. You also can ask the caller some questions that a stranger couldn't possibly answer. I recently received an e-mail from a friend who was stranded in London and needed money for a hotel bill; however, she was still in Fairbanks.

The message should be loud and clear: never, ever send money to somebody you don’t know or somebody you’ve recently met online, regardless of the reason they give you. And never give your bank account information or credit card information to anyone unless you are absolutely sure you know exactly who you are dealing with and that it’s for a legitimate transaction.

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