



FTC @ HUD: Know the Signs of a Scam

**Presented by:
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Audio is only available by conference call

**Please call: 844-867-6169
Participant Access Code: 2382296**

Webinar Logistics

- Audio is being recorded. The playback number along with the PowerPoint & a transcript will be available on the [HUD Exchange](#).
- The webinar will be posted in 7-10 days.
- Handouts were sent out prior to webinar. They are also available in the Control Panel. Click on the document name to start the download.

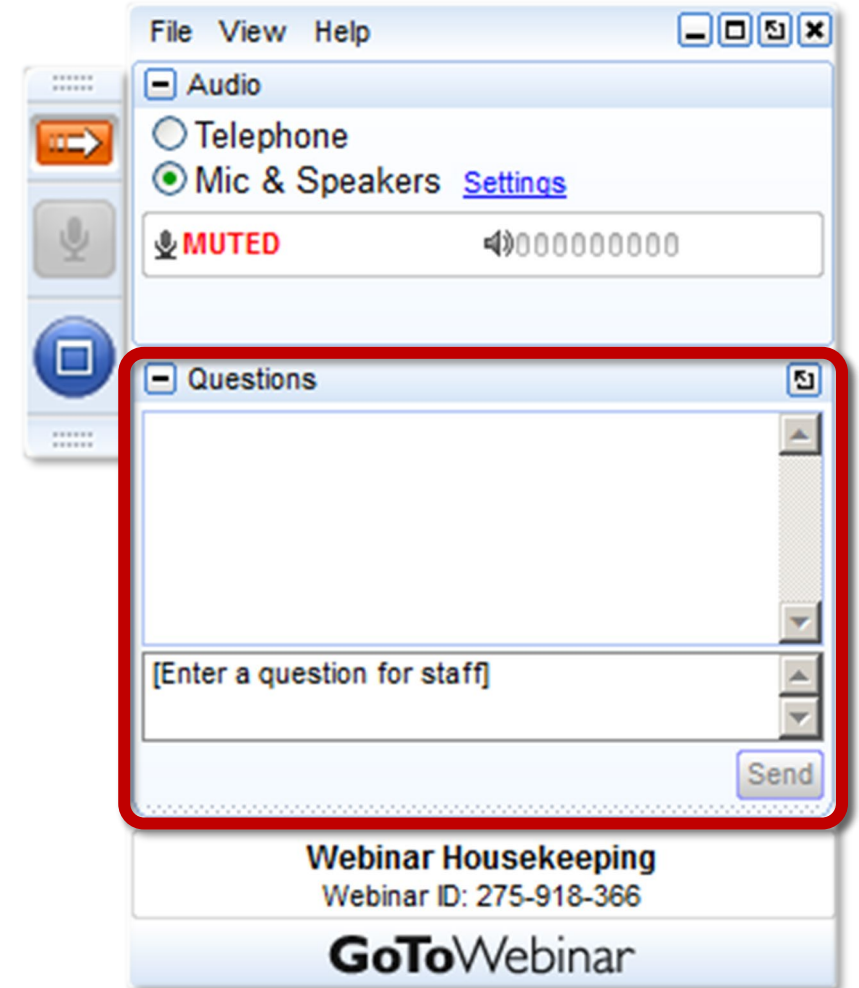
Questions & Comments

There may be Q&A periods, as well as discussions opportunities.

- If so, the operator will give you instructions on how to ask questions or make your comments.
- If your phone is unmuted during Q&A period, please do not use a speaker phone

Other Ways to Ask Questions

- Please submit your text questions & comments using the Questions Panel. We will answer some of them during the webinar.
- You can also send questions & comments to:
housing.counseling@hud.gov
with the webinar topic in the subject line.



Certificate of Training

- If you logged into the webinar, you would receive a Certificate of Training from GoToWebinar within 48 hours.
- Please print it out & save for your records.

Federal Trade Commission 101

- WHO: The nation's consumer protection agency
- WHAT: Prevent unfair, deceptive, or fraudulent practices
- HOW: Law enforcement, education, partnerships



COVID-Related Scams

ftc.gov/coronavirus

Fake COVID Cures

- **No miracle cures.** No proof that any product works against Coronavirus.
- **Medical breakthroughs?** You're not going to hear about it for the first time through an ad or sales pitch.
- **Always talk with your doctor** or healthcare professional before you try any product claiming to treat, prevent, or cure COVID-19.
- **Visit [CDC.gov](https://www.cdc.gov) and the [FDA.gov](https://www.fda.gov)** for the most up-to-date information about COVID-19 and available vaccines.

COVID Vaccine Scams

- **You can't buy it — anywhere.** Ignore online ads, social media posts, or phone calls from people offering to sell you the COVID-19 vaccine. Don't pay to sign up for the vaccine.
- **Don't pay to sign up for the vaccine.** Anyone who asks you to pay for an appointment or reserve a time is a scammer.
- **Don't pay out of pocket for a vaccine** — not before, during, or after your appointment.
- **Protect your information.** Never share your personal, financial, or health information with people you don't know.

COVID Vaccine Certificate Scams



- Be skeptical of anyone who says they're contacting you from the federal government.



- Check with airlines, cruise lines, and event venues about their requirements



- Don't share your information with just anyone.



- Contact your state government about its vaccine verification plans and requirements.



Impersonation Scams

ftc.gov/imposter

Imposter Scams



**ABOUT
1 in 5
PEOPLE
LOST MONEY**

**\$1,228 million
Reported lost**

\$850 median loss

Data as of June 30, 2021

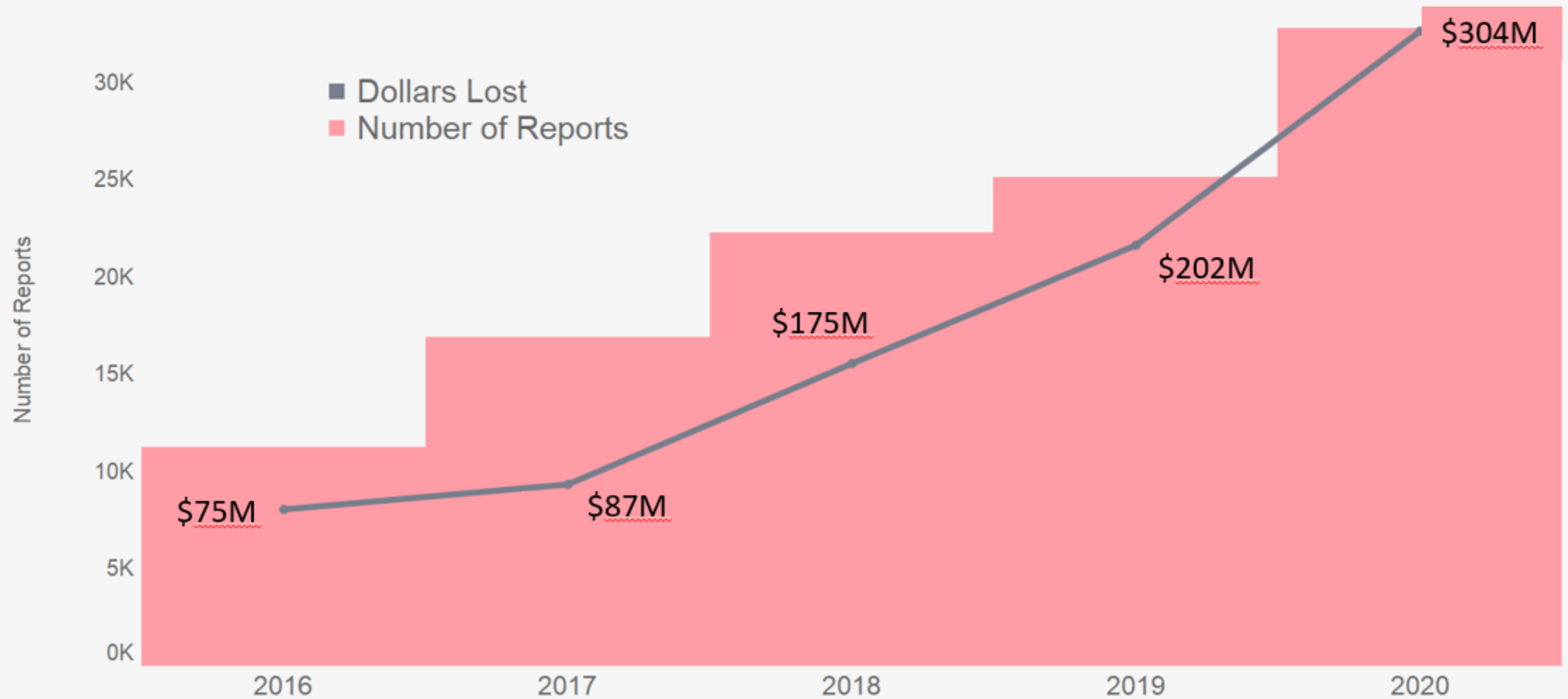
Federal Trade Commission Consumer Sentinel Data Book 2020

Government Impersonator Scams

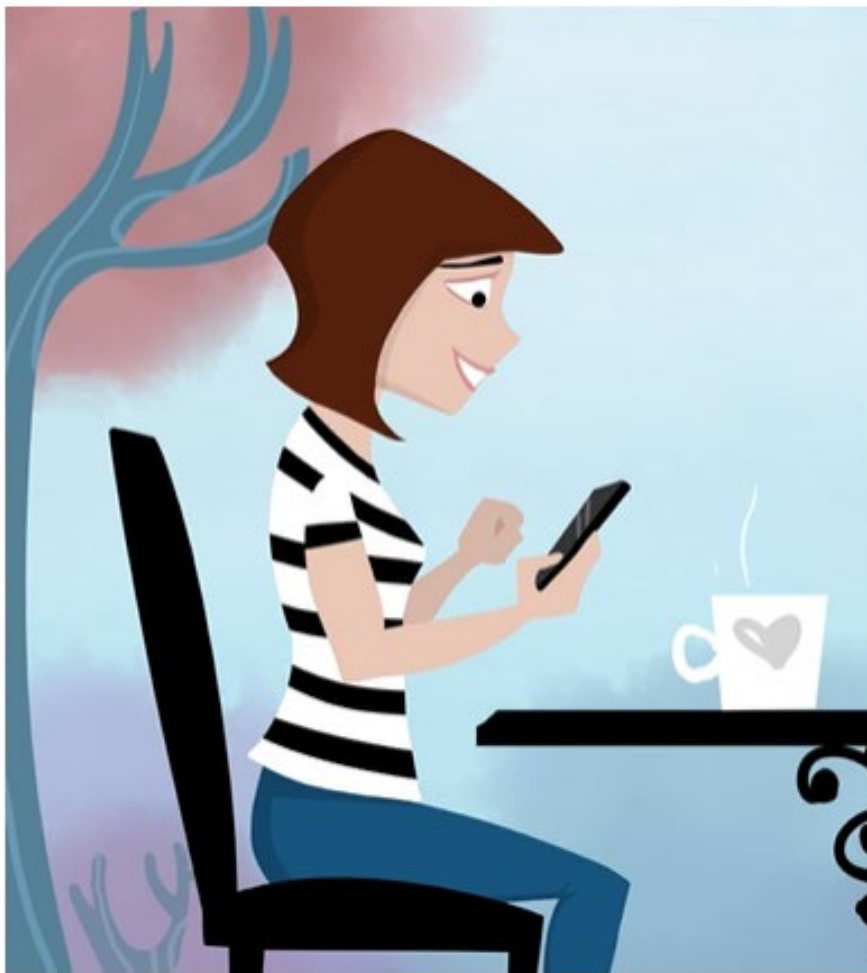
- Government Assistance
 - Housing, Employment, Food, Internet, Student Loans, Funerals
- How to protect yourself
 - Never give out your financial or personal information to anyone who contacts you.
 - Report scams: [ReportFraud.ftc.gov](https://www.ftc.gov/identity-theft).
 - Identity theft issues: [IdentityTheft.gov](https://www.identitytheft.gov)

Romance Scam Reports Over Time

From 2016 to 2020, reported dollar losses increased more than fourfold, and the number of reports nearly tripled.



Romance Scams



Grandparent Scams





Income Scams and Fake Checks

ftc.gov/jobs

Job Scams and Fake Checks

- Nanny and Caregiver Job Scams
- Mystery Shopper Scams
- Carwrapping



Work-From-Home Job Scams

- Reshipping
- Reselling Merchandise

URGENT UPDATE: Recently this work from home opportunity has received a lot of national media attention. All positions are filling up quickly. To secure a position you must act now.



**Make Money And Change Your Life NOW! Within 7 Minutes -
Gain Access To A System That Can Earn You REAL
MONEY Working From The Comfort Of You Own Home!**

I'm talking about earning **hundreds of
dollars per hour** from home,



Scam Warning Signs and What to Do if You were Scammed



Signs of a Scam

- Scammers follow the headlines.
- Scammers create a sense of urgency – they want you to act now.
- Scammers pressure you and play on emotion to create confusion.
- Scammers want to knock you off balance just long enough to get your money or your information.

Signs of a scam

Were you asked to pay by:

- gift card? Don't -- they're for gifts, not payment.
- Digital money or cryptocurrency? Think twice.
- Wiring money? Don't – typically you can't get your money back

What to do if you were scammed

- Credit/debit card:
 - Tell the company or bank that issued the credit card or debit card that it was a fraudulent charge.
 - Tell your bank it was an unauthorized debit or withdrawal.
- Gift card:
 - Tell the company that issued the gift card that it was a scam and ask for a refund.
- Money wire:
 - Tell the wire transfer company that it was a fraudulent transfer and ask them to reverse it.



Reporting Scams and FTC Resources

Where to Report Scams?

The screenshot shows the homepage of the Federal Trade Commission's ReportFraud.ftc.gov website. At the top left is the FTC logo and the text "FEDERAL TRADE COMMISSION ReportFraud.ftc.gov". To the right is a search bar with the text "Search FAQs on ReportFraud.ftc.gov" and a magnifying glass icon. Below the search bar are navigation links for "FAQs", "Update Report", and "Español", along with a prominent "Report Now" button with a right-pointing arrow. A dark blue banner below the navigation contains a warning icon and the text: "Coronavirus or COVID-19. File your Coronavirus-related report about a scam or company [here](#)." The main content area features a large blue shield icon in the background. On the left, there is a colorful illustration of a town with various buildings, trees, and people. On the right, the text "Report to help fight fraud!" is displayed in a large, bold font, with a "Report Now" button below it. At the bottom of the page, the text "Protect your community by reporting fraud, scams, and bad business practices." is centered, with a small illustration of a car on the right side.

FEDERAL TRADE COMMISSION
ReportFraud.ftc.gov

Search FAQs on ReportFraud.ftc.gov

FAQs Update Report Español Report Now →

⚠ Coronavirus or COVID-19. File your Coronavirus-related report about a scam or company [here](#).

Report to help fight fraud!

Report Now →

Protect your community by reporting fraud, scams, and bad business practices.

Tell the FTC what happened



FEDERAL TRADE COMMISSION
ReportFraud.ftc.gov

Start

Submit

Is your report about any of these common problems?

Don't see your problem? Choose "Something else."

- | | |
|---|---|
| <input type="radio"/> An impersonator (ex. fake government, business, love interest, grandchild) | <input type="radio"/> Online shopping |
| <input type="radio"/> Job, money-making opportunity | <input type="radio"/> Sweepstakes, prize, lottery |
| <input type="radio"/> Phone, internet, TV service | <input type="radio"/> Auto sale, repair |
| <input type="radio"/> Health (ex. weight loss, eye care, treatment) | <input checked="" type="radio"/> Credit, debt (ex. debt collection, credit report, loan) |
| <input type="radio"/> Just an annoying call | <input type="radio"/> Something else (we'll get it to the right place) |

What type of credit or debt issue was it?

- | | |
|--|--|
| <input type="radio"/> Credit repair or debt relief service | <input type="radio"/> Company charging fees to get a loan or credit card |
| <input type="radio"/> Debt collection, credit card, credit reporting, or banking | |

YOUR Next Steps

Start

Submitted

Your report has been submitted to the Federal Trade Commission.
Thank you for helping our work to protect consumers.

Report Number

100691901

The report will not be available after you exit this page.

[View your report](#)

Your Next Steps

TO DO:



If you paid a scammer with a credit or debit card:

- **File a dispute** (also called a “chargeback”) with your credit or debit card company.
 - **Online:** Log onto your credit or debit card company's website and go through the company's dispute process.
 - **By phone:** Call the phone number on the back of your card and tell them why you're filing a dispute.

Help Stop Fraud



Your report helps the FTC:

- Investigate and bring cases
- Share information
- Spot trends and alert the public

Free FTC Resources

General

- consumer.ftc.gov
- consumidor.ftc.gov (Spanish)

Print Materials

- ftc.gov/bulkorder

COVID-19

- ftc.gov/coronavirus


Imposter Scams

- ftc.gov/imposters
- ftc.gov/romancescams

Income Scams

- ftc.gov/jobs
- ftc.gov/jobscams

Stay Updated

- [Ftc.gov/ConsumerAlerts](https://ftc.gov/ConsumerAlerts)
-  @federaltradecommission

Consumer Alerts

From the Federal Trade Commission



FTC Consumer Alerts

Please enter your email address to subscribe or to edit your current subscriptions.

Email Address

*

Submit

Cancel



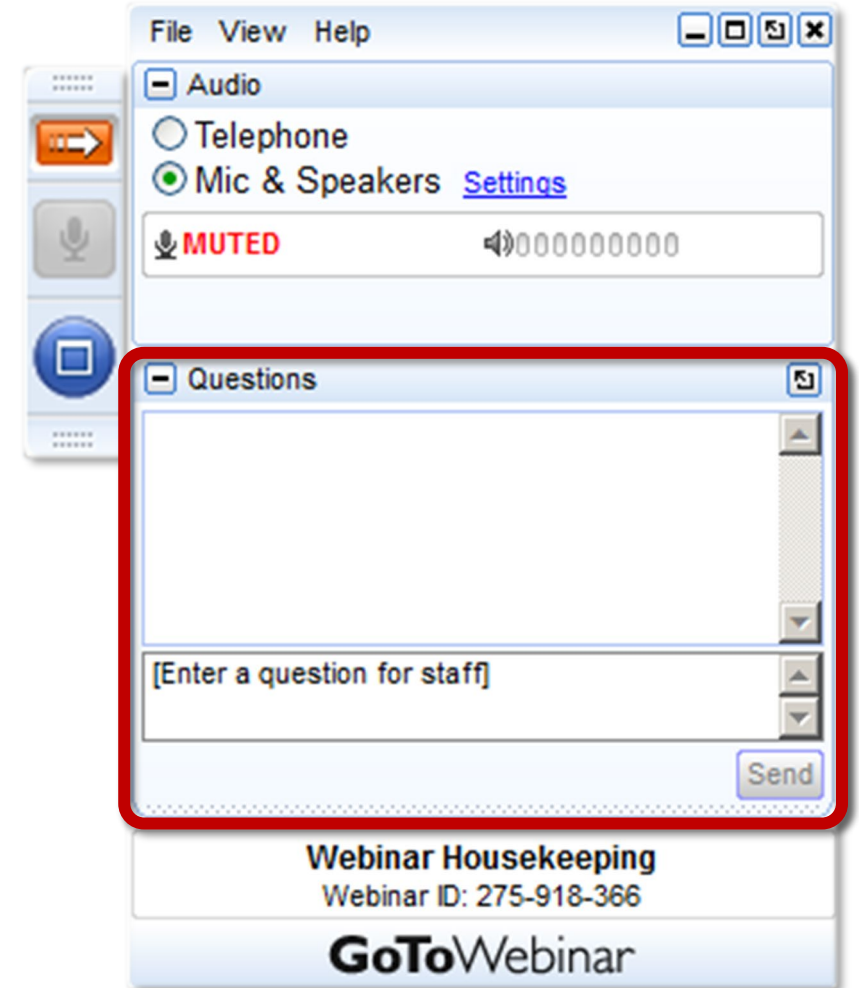
Questions



Before You Go

Please give us feedback in the Question Box

- Was this webinar useful to you? To your clients?
- Will you share the information with your co-workers?
- Any other comments?



Thank you!



Contact the Presenters:

- ckando@ftc.gov
- ewu@ftc.gov

Office of Housing Counseling



Find us at:

www.hudexchange.info/counseling

Counselor Training and Testing website:

www.hudhousingcounselors.com

Email us at:

housing.counseling@hud.gov

The Bridge:

<https://www.hudexchange.info/programs/housing-counseling/the-bridge/>