UNEXPECTED MONEY

If you use a cellphone or have an email account, you’ve likely been exposed to an attempted scam. Scammers have become so good at impersonating legitimate organizations that they can turn even the most honest of people into victims. Scams are often under-reported because of embarrassment or shame.

If you believe you’ve been targeted by a scammer, contact the following:

- **INTERNET CRIME COMPLAINT CENTER (IC3)**
  - www.ic3.gov
  - www.FTC.gov/complaint
  
- **FBI.gov**, USA.gov, Australian Competition and Consumer Commission

**How to spot SCAMS**

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**Buy some time:** In an emergency, it’s natural to act before you have time to think. It’s no coincidence that many scams are designed to encourage an immediate reaction, before you have a chance to spot them before they turn into costly mistakes.

Cross-reference: It’s perfectly reasonable to use the address bar to visit websites directly instead of following links contained in emails. It takes only a few extra seconds and helps you be more mindful about your online activity.

**It’s a Money Thing**

**Types of scams**

** Neptune. Can you “I’m a deposed prince. Can you help me out?”**

**Familiarizing yourself with common scams can help you spot them before they turn into costly mistakes.**

**Spotlight:**

**UNEXPECTED MONEY**

**UNEXPECTED WINNINGS**

**UNEXPECTED OPPORTUNITIES**

**UNEXPECTED INHERITANCE:**

**INTERNET CRIME COMPLAINT CENTER (IC3)**

**REPORTING SCAMS**

**STAYING SAFE**

**Use the address bar:** In the habit of visiting websites directly instead of following links contained in emails. It takes only a few extra seconds and helps you be more mindful about your online activity.

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