

Common scams in Utah



Utah Department of
Health & Human Services
Aging & Adult Services

Romance scam

An online relationship that progresses quickly, usually with someone living abroad. Eventually, the scammer will request money for a medical or family emergency, or funds to visit you. If this happens to you:

- Do not send money. Someone who truly loves you will not ask for money.
- Do a reverse image search of photos to verify the person's identity.
- Stop communicating with the person immediately.

Home repair fraud

Beware of someone who knocks on your door, offering to do home repairs, tree trimming, or other work. Good contractors generally do not get work this way. If it happens to you:

- Check their references.
- Get a written contract to review.
- Get a bid in writing and compare it with bids from other contractors.
- Do not pay upfront. Make sure the work is done to your satisfaction before making the final payment.

Affinity fraud/Investment scam

A scammer may target a community of people bound together by similarities like age, religion, or ethnicity. The scammer may be part of – or pretend to be part of – that group to gain trust and convince people to make bad investments.

If it happens to you:

- Research the investment on your own. Don't take someone's word for it, even if you know and trust them.
- Get everything in writing.
- Do not invest in anything that guarantees returns, or is supposedly risk-free. These are signs of fraud.
- Don't be rushed into making a decision.
- If it sounds too good to be true, it probably is.

Sweepstakes and lottery scam

Scammers call or send a letter that you have won a lottery, often in a foreign country such as Jamaica or Canada. The scammer tells you that you need to pay taxes or a fee to collect your winnings. Legitimate sweepstakes do not require payment of a fee or taxes.



Tips to stay safe:

- Never trust caller ID.
- Don't share personal information with an unsolicited caller.
- Be skeptical. Verify a caller's claims yourself.
- Don't rush into a decision. Talk it over with someone you trust.



For more information:

- **AARP Fraud Watch:**
877-908-3360
aarp.org/money/scams-fraud/
- **National Council on Aging:** ncoa.org
- **Money Smart for Older Adults:**
fidc.gov
- **Do Not Call Registry:**
donotcall.gov

IRS/Medicare/Social Security imposter scam

Scammer pretends to represent government agency, and may "spoof" their caller ID to make it appear like a legitimate call. Remember:

- The IRS does not demand immediate payment or threaten to arrest you.
 - The IRS will not ask for a credit card or accept payment through gift cards.
 - Social Security numbers do not get suspended and there is no fee for a Social Security Card. If someone tells you otherwise, they are a scammer.
 - Do not give out your Medicare number to an unsolicited caller.
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Grandparent scam

Scammer pretends to be a grandchild/loved one who urgently needs money for an emergency, and may say they are in jail or in the hospital. The caller will beg you not to alert other family members. Scammer may pose as a police officer, lawyer, or doctor. They request money as soon as possible, usually through gift cards or a wire transfer. If it happens to you:

- Resist the urge to act immediately. Ask for information only your grandchild will know the answer to.
 - Call your grandchild or other family members to confirm their whereabouts.
 - Call the hospital or police department they say they are at, using a number from the phone book or internet. Do not call a number they give you.
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Unsolicited phone calls

Caller may claim that you have unpaid debts or that your credit card has been compromised. Frequently they are calling from spoofed numbers. If you receive these:

- Hang up. Do not engage with the caller or press buttons.
 - Don't answer calls from numbers you don't recognize.
 - Verify the claims. If they tell you your credit card has been compromised, call your credit card company from the number on your statement. Do not call the number they give you.
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For advice on whether something is a scam, or to report a scam or fraud:

National Elder Fraud

Hotline:

833-FRAUD-11
(372-8311)

Federal Bureau of Investigation:

[ic3.gov](https://www.ic3.gov)

Utah Division of Consumer

Protection:

800-721-7233 (SAFE)
dcp.utah.gov

Federal Trade Commission:

877-ID-THEFT
ftc.gov

Utah Senior Medicare Patrol

(Medicare/senior fraud):

800-541-7735