

How to Spot 15 MORE Common Scams

This companion guide builds on How to Spot 15 Common Scams. If you're just starting, read that guide first.

These documents are Quick Reference Guides to prompt your memory.

Be sure to watch the course for in-depth training and tips.

At-a-glance: Report & Recovery

Report fraud (FTC): <https://reportfraud.ftc.gov>

Elder fraud (FBI IC3): <https://www.ic3.gov>

Identity theft recovery: <https://www.identitytheft.gov>

AARP Fraud Watch Network: <https://www.aarp.org/fraudwatchnetwork>

Caregiver Exploitation

Trusted helpers misuse funds or assets.

How to Spot

Unexplained withdrawals, missing valuables.

How to Handle

Audit accounts; involve another family member.

DOJ Elder Justice Initiative: <https://elderjustice.ojp.gov>

NCEA (National Center on Elder Abuse): <https://ncea.acl.gov>

More details & tools: See **Toolkit → Identity Theft & Recovery**.

Funeral/Bereavement Scams

Scammers target grieving families.

How to Spot

Fake debts or fees tied to obituaries.

How to Handle

Verify all bills; work with trusted funeral home.

FTC — Funeral Scams: <https://consumer.ftc.gov> (search “funeral scams”)

FTC — Dealing with Debt Collectors: <https://consumer.ftc.gov> (useful for imposters calling)

More details & tools: See **Toolkit → Identity Theft & Recovery**.

Sam's Take: Freeze your credit with all three bureaus.

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Fake Medical Equipment *For miracle-cure claims and supplements, see Health & Medical Quackery in the first guide.*

Bogus COVID tests, wheelchairs, braces.

How to Spot

Cold calls or ads pressuring to buy.

How to Handle

Buy from Medicare-approved suppliers.

HHS/OIG — Medicare Fraud Alerts: <https://oig.hhs.gov/fraud/consumer-alerts/>

FDA — Medical Device Consumer Info: <https://www.fda.gov/medical-devices/consumer-products>

More details & tools: See **Toolkit → Medicine & Health Scams**.

Insurance Fraud

Fake health or Medicare policies.

How to Spot

High-pressure sales, no clear paperwork.

How to Handle

Verify through Medicare.gov.

NAIC — Consumer Insurance Guides: <https://content.naic.org/consumer>

Contact Your State's Insurance Department, E.g., State Insurance Dept. (Florida):
<https://www.myfloridacfo.com/Division/Consumers>

Home Repair Scams

Storm chasers, fake contractors.

How to Spot

Demanding cash upfront, no contracts.

How to Handle

Check licenses; never pay all upfront.

FEMA — After Disasters: Avoid Scams: <https://www.fema.gov> (search “contractor scams”)

BBB — Licensed/Accredited Contractors: <https://www.bbb.org>

Property/Title Scams

Fraudulent liens or property transfers.

How to Spot

Unfamiliar paperwork or mail.

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How to Handle

Monitor title records; consult county office.

Search for the County Recorder for your county (search “Property Fraud Alert”)

FTC — Deed/Title Scams: <https://consumer.ftc.gov> (search “deed fraud”)

Identity Theft *If multiple accounts are affected, see Identity Theft (companion guide).*

Stolen SSN or account data.

How to Spot

Unexplained bills or credit issues.

How to Handle

Freeze credit; use ID theft protection.

IdentityTheft.gov (full recovery plan): <https://www.identitytheft.gov>

IRS — Identity Protection PIN (IP PIN): <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>

Work-from-Home Scams

Fake job offers with check fraud.

How to Spot

“Overpayment” and request to send money back.

How to Handle

Check job boards; never send money to employer.

FTC — Job & Business Opportunity Scams: <https://consumer.ftc.gov/articles/job-scams>

BBB — Employment Scams: <https://www.bbb.org/scamtracker>

Business Opportunity Scams

MLMs or get-rich-quick schemes.

How to Spot

Pressure to buy in, vague products.

How to Handle

Research thoroughly; check BBB.org.

FTC — Business Opportunity Rule: <https://www.ftc.gov/business-guidance>

SBA — Check a Franchise/Opportunity: <https://www.sba.gov>

Travel Scams

Fake vacation rentals or sweepstakes.

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How to Spot

No verifiable address, upfront payment.

How to Handle

Use reputable travel sites only.

DOT — Airline Ticket/Refund Rules: <https://www.transportation.gov/airconsumer>

FTC — Travel Scams: <https://consumer.ftc.gov/articles/travel-scams>

Timeshare Resale Scams

Fake brokers claim to sell timeshare.

How to Spot

Upfront “listing” fees requested.

How to Handle

Check state licensing; never pay fees upfront.

FTC — Timeshare Resale Scams: <https://consumer.ftc.gov> (search “timeshare resale”)

Contact Your State’s AG (For example, Florida) — Complaints/Help: <https://www.myfloridalegal.com>

Friend/Family Impersonation *Includes the classic Grandparent variation (see first guide for details)*

Hacked social accounts ask for money.

How to Spot

Messages out of character, urgent requests.

How to Handle

Call the person directly to verify.

FTC — Social Media Scams: <https://consumer.ftc.gov/articles/social-media-scams>

FBI IC3 — Social Media Imposter Complaints: <https://www.ic3.gov>

Check/Cashier’s Check Scams

Overpayment or fake check schemes.

How to Spot

Request to wire back excess funds.

How to Handle

Wait for checks to clear; refuse odd payments.

FDIC — Fake Checks: <https://www.fdic.gov/resources/consumers/money-smart/avoid-fake-check-scams.html>

USPS — Fake Check Scams: <https://www.usps.gov/tips-prevention>

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Misinformation/Disinformation *For AI-generated voices/videos, see Deepfakes & Fake News in the first guide.*

False posts designed to mislead or scam.

How to Spot

Emotional, divisive, lacking credible sources.

How to Handle

Verify before sharing; check fact-check sites.

SIFT (Mike Caulfield) — Quick Checks: <https://www.caulfieldlearning.org> (or search “SIFT Web Literacy”)

News Literacy Project — Resources: <https://newslit.org/resources>

MediaWise (Poynter) — Guides & Courses: <https://www.poynter.org/mediawise>

Obituary-Related Charity Scams *See also: Charity Scams in the first guide.*

Fake charities linked to deaths.

How to Spot

Donation requests through unofficial channels.

How to Handle

Confirm charity legitimacy before donating.

FTC — Charity/Donation Scams: <https://consumer.ftc.gov/articles/charity-scams>

USPIS — Obituary/Charity Angle Alerts: <https://www.uspis.gov> (search “obituary scams”)

More resources anytime: DontGetBunked.com/resource-center

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