



Everyday Scams & Identity Theft

How To Avoid Being A Victim

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**Office of Attorney General
Maura Healey**



The Job of the Attorney General

Attorney General

Maura Healey is the chief lawyer and law enforcement officer of the Commonwealth of Massachusetts.





Who the AGO Serves & How

Who: The Commonwealth

Residents of the Commonwealth
and their public interests

State departments, officers, and
commissions

Groups of consumers

How: Four Major Ways this Work is Executed





Public Protection & Advocacy Bureau

Description

Protecting students against predatory for-profit schools;

Ensuring that workers are paid the wages they are owed;

Combating discrimination by landlords and employers;

Keeping struggling homeowners in their homes through loan modifications; and

Fighting for consumers against scams and other deceptive business practices.

Divisions of the Public Protection & Advocacy Bureau

Civil Investigations

Consumer Protection

Fair Labor

Insurance and Financial Services

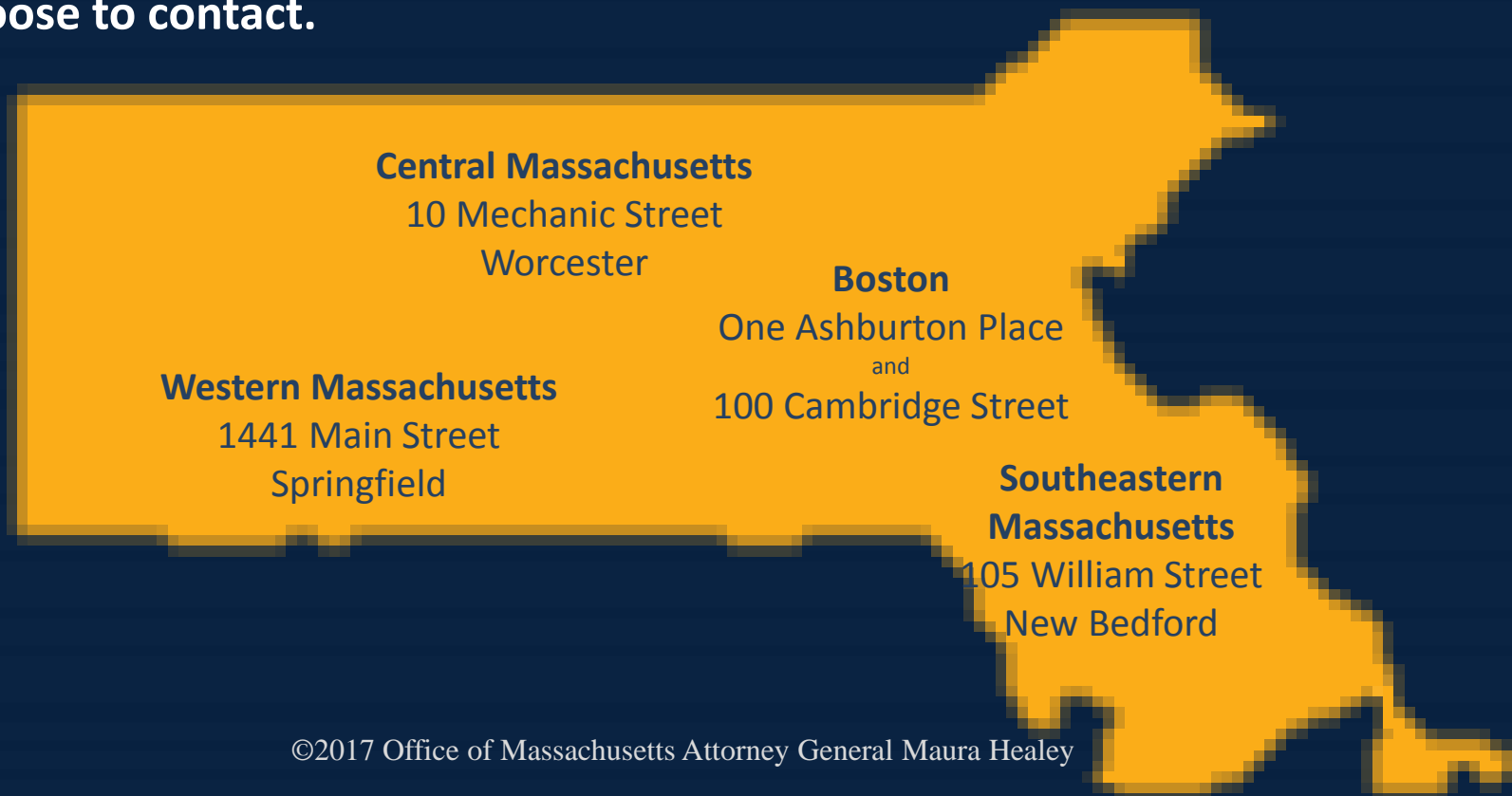
Civil Rights

CARD



Where the AGO is located

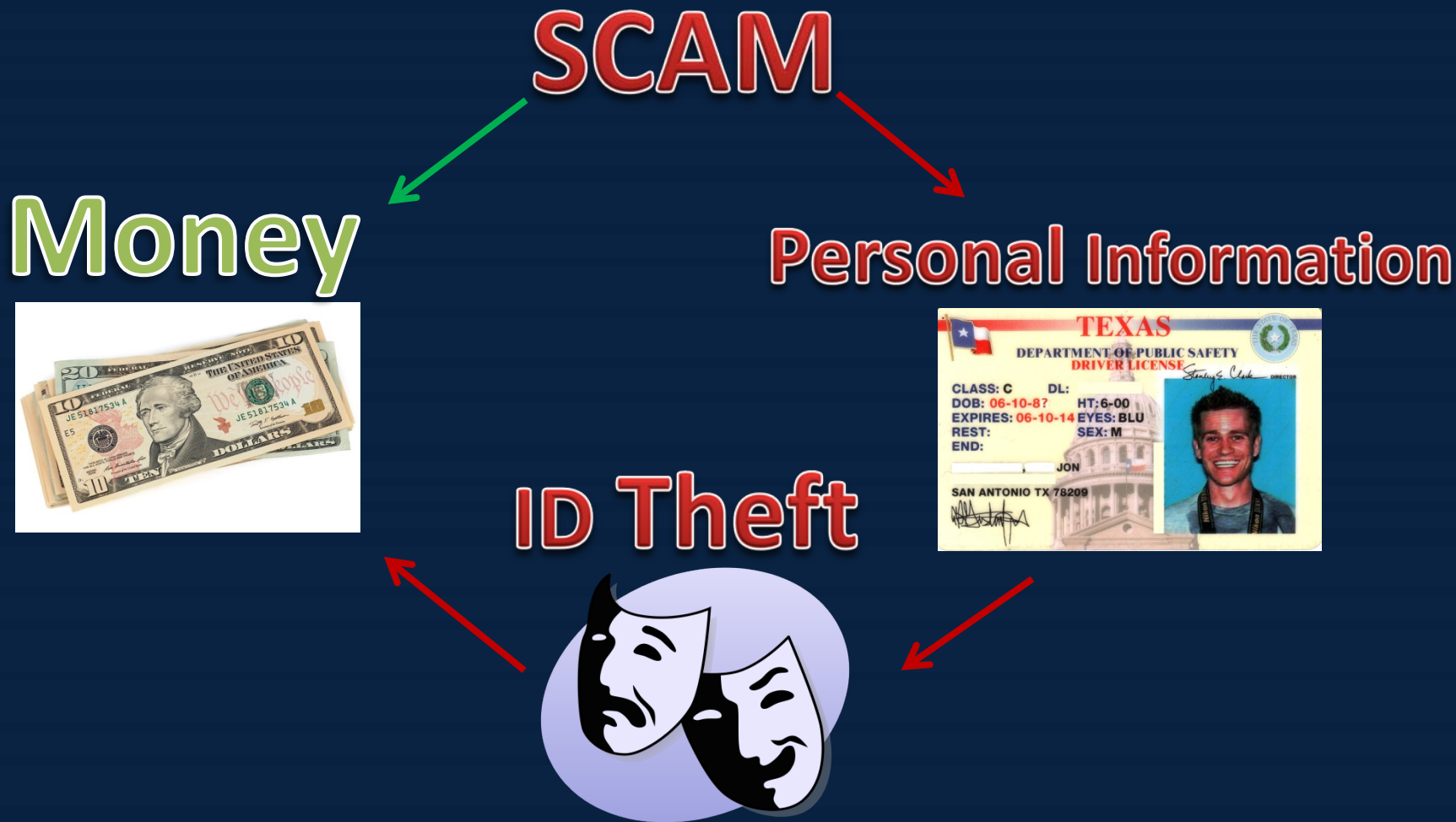
Attorney General Maura Healey and her staff engage with every city and town in the Commonwealth. The Attorney General's Office also runs a statewide Consumer Advocacy and Response Division, and supports over thirty regional local consumer, face-to-face, and consumer advocacy programs, which you may choose to contact.





Scams & Identity Theft

How are they related?





Scams

Rules to Know

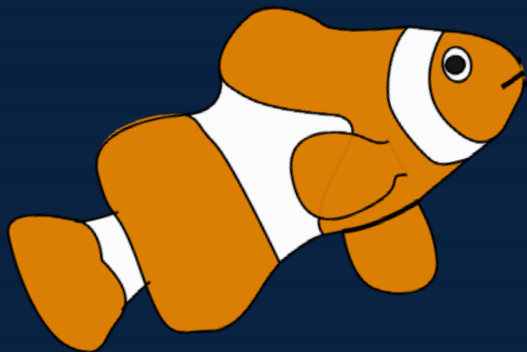
Golden Rule: If it sounds too good to be true, chances are
it's a scam.

Tips:

1. Read the small print
2. Always guard your personal information
3. Research well before agreeing to anything

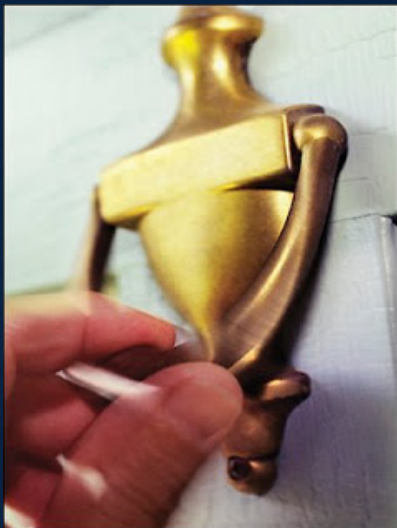


Types of Scams





Methods Used to Scam





Mail & Phone Scams

beware of solicitations that...

Give you money	Ask for money	Offer “free” prizes
<ul style="list-style-type: none">• Fake checks• Lottery “winner”• Western Union• Money Gram	<ul style="list-style-type: none">• “Victim” letters and calls• Grandparent scams• Green Dot	<ul style="list-style-type: none">• Free trip• Free trial



Mail & Phone Scams

beware of solicitations that...

Pose as the government or bank	Offer debt consolidation	Confirm personal info
<ul style="list-style-type: none">• Robocalls• Bank – “you owe a debt” or “account has closed”• Sending fake gov’t documents• Arrest warrants	<ul style="list-style-type: none">• Credit/Loan offers• Debt Consolidation	<ul style="list-style-type: none">• Deceptively sign you up for services



Fake Checks *definitions*

Could start with someone...

- Offering to buy something you advertised
- Pay you to do work at home
- Give you an “advance” on a foreign or domestic sweepstakes you’ve supposedly won



Fake Checks

beware of...

- You don't have to wait long to use the money, but that doesn't mean the check is good.
- You are responsible for the checks you deposit.
- There is no legitimate reason for someone who is giving you money to ask you to wire money back.



Internet Scams

Type	Example
Social networking	Seeking friends
Classifieds	Selling/buying or renting
Employment	Government jobs, “secret shopper”, job recruiter
Payday and online loans	Usury 20%
“Free Trial” offers	Health care products



Door to Door Scams



Newspaper Subscriptions



Charities





Where to Report Scams

Telephone Scams

Federal Trade Commission
877-382-4357



Mail Scams

United States Postal Inspection Service
877-876-2455



Internet Scams

Federal Bureau of Investigation
www.ic3.gov





Identity Theft

What is Identity Theft?

It's a lot like getting sick.



- Viruses (Scams)
- Symptoms
- Consequences
- Remedies
- Protection



Identity Theft

symptoms and consequences...

Bank transactions

Mail

**Debt
collection**

**Medical
Bills**

Credit Report

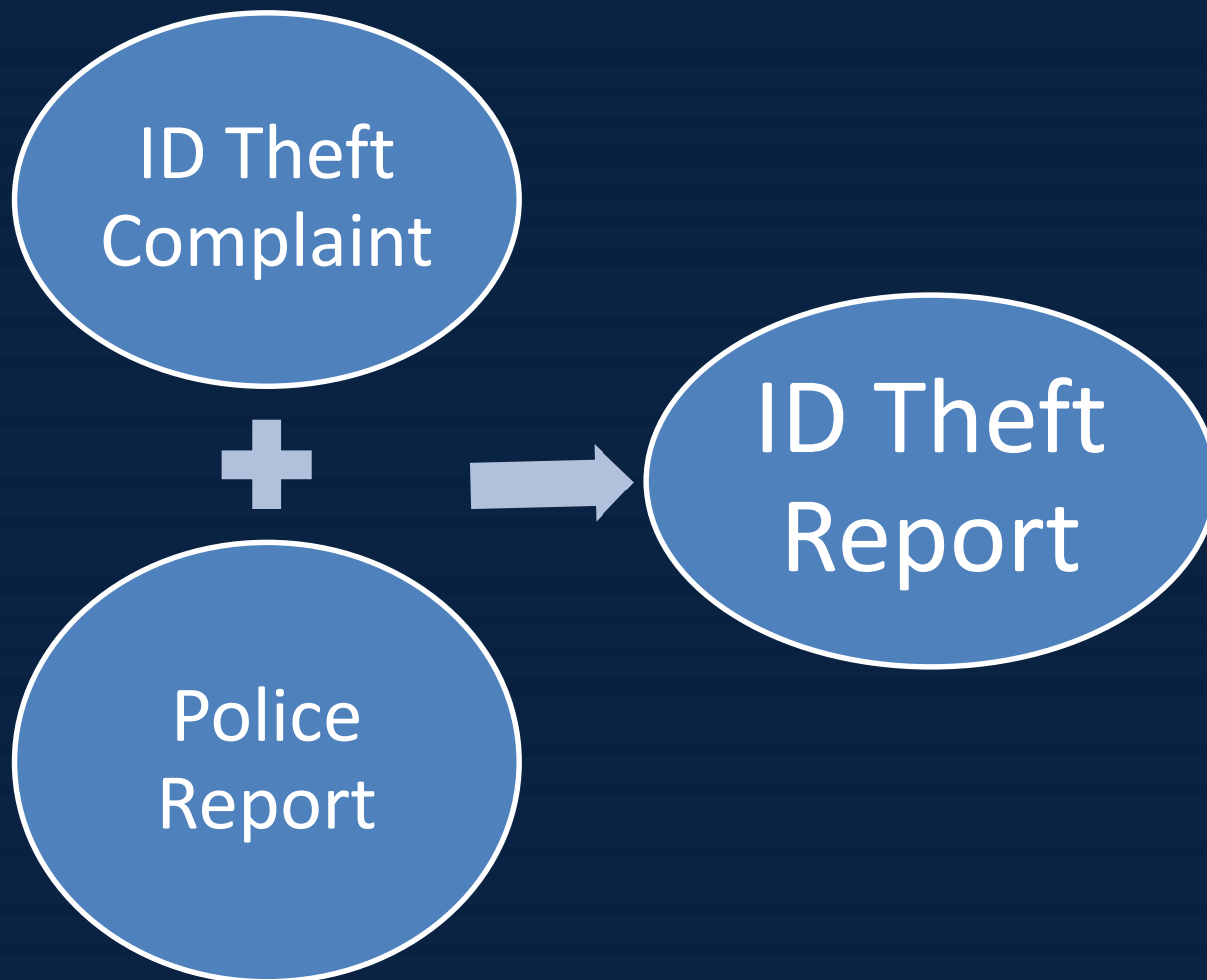


Tax Return



Identity Theft *Remedies...*

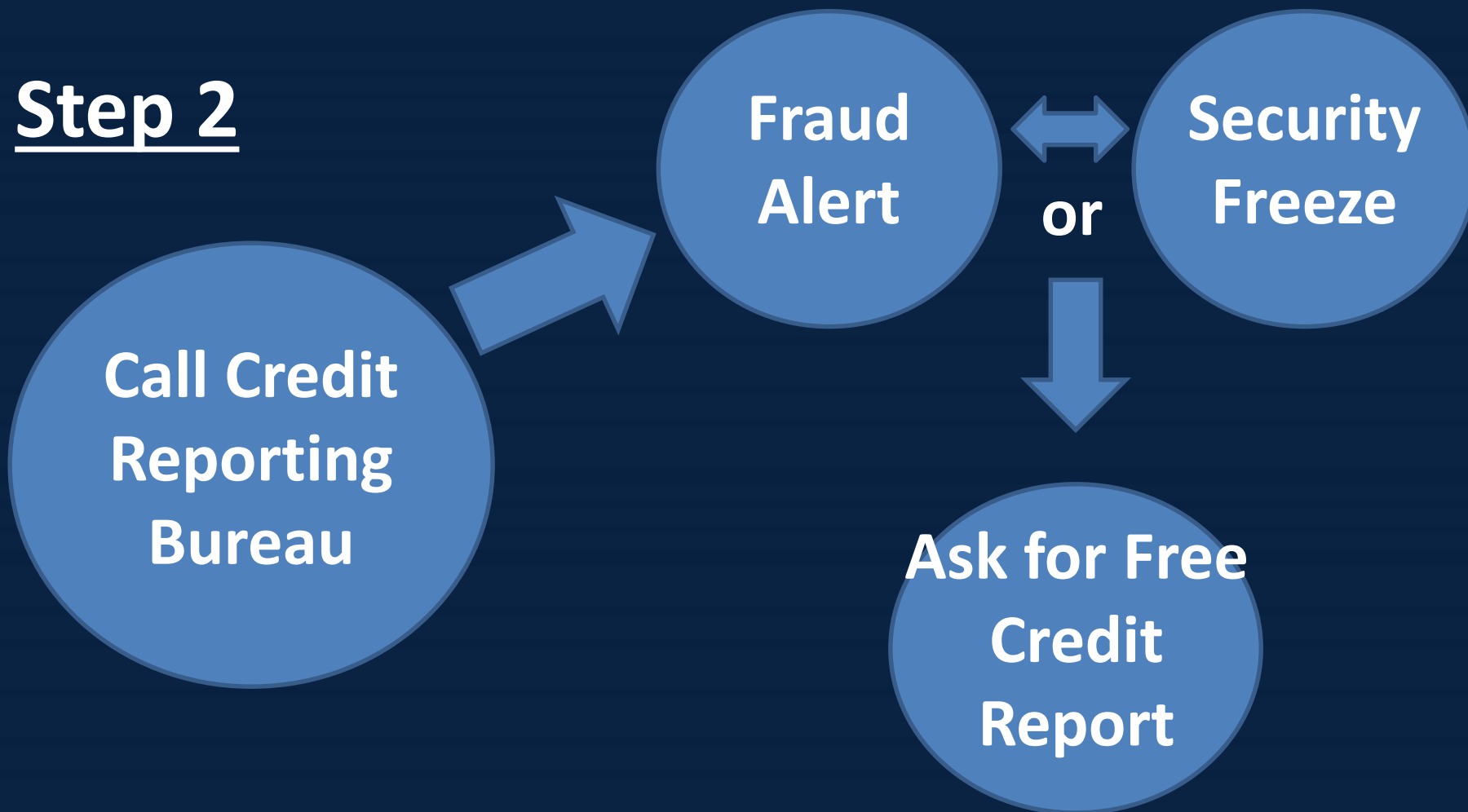
Step 1





Identity Theft *Remedies...*

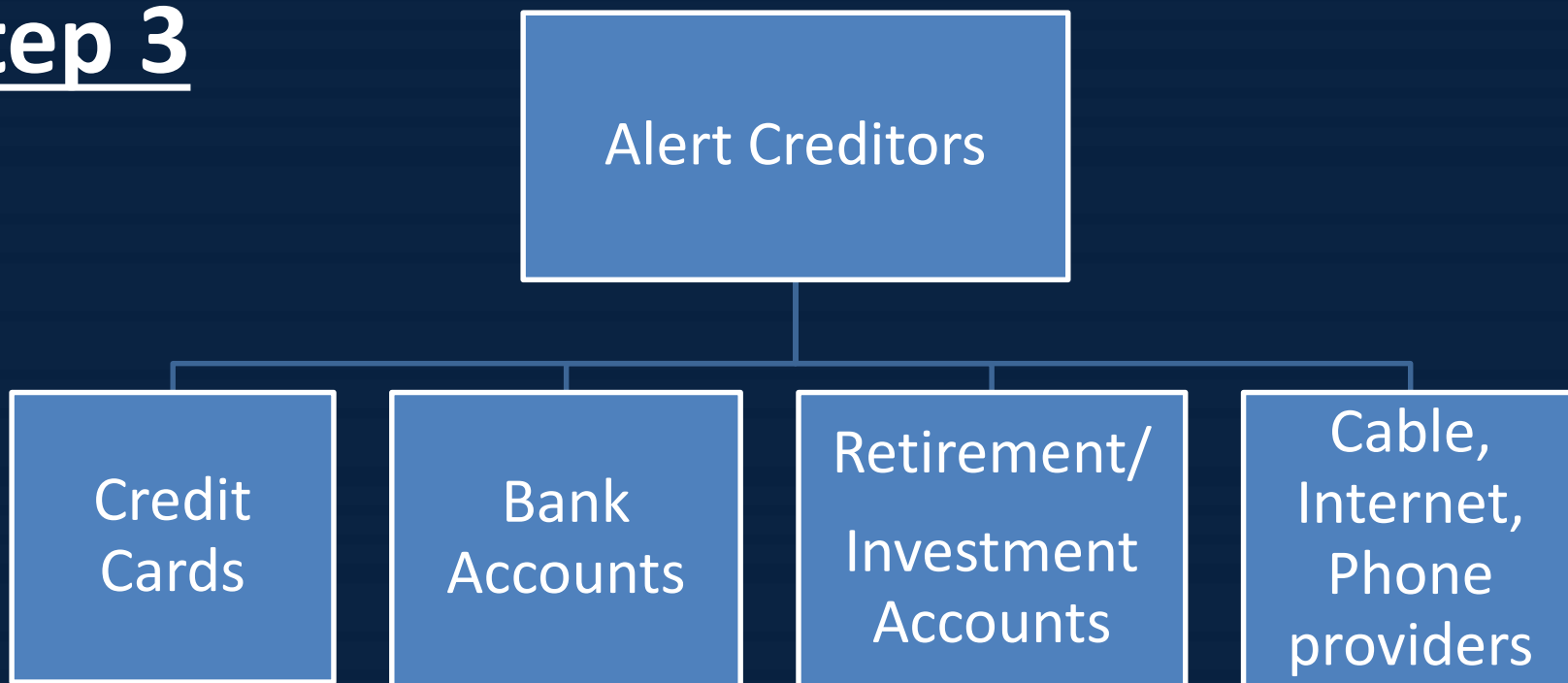
Step 2





Identity Theft *Remedies...*

Step 3





Identity Theft

Remedy overview...

Steps 1, 2 and 3

Create ID
Theft
Report

Call Credit
Reporting
Bureaus

Call
creditors



Identity Theft

Other remedies...

Social Security Number Compromised

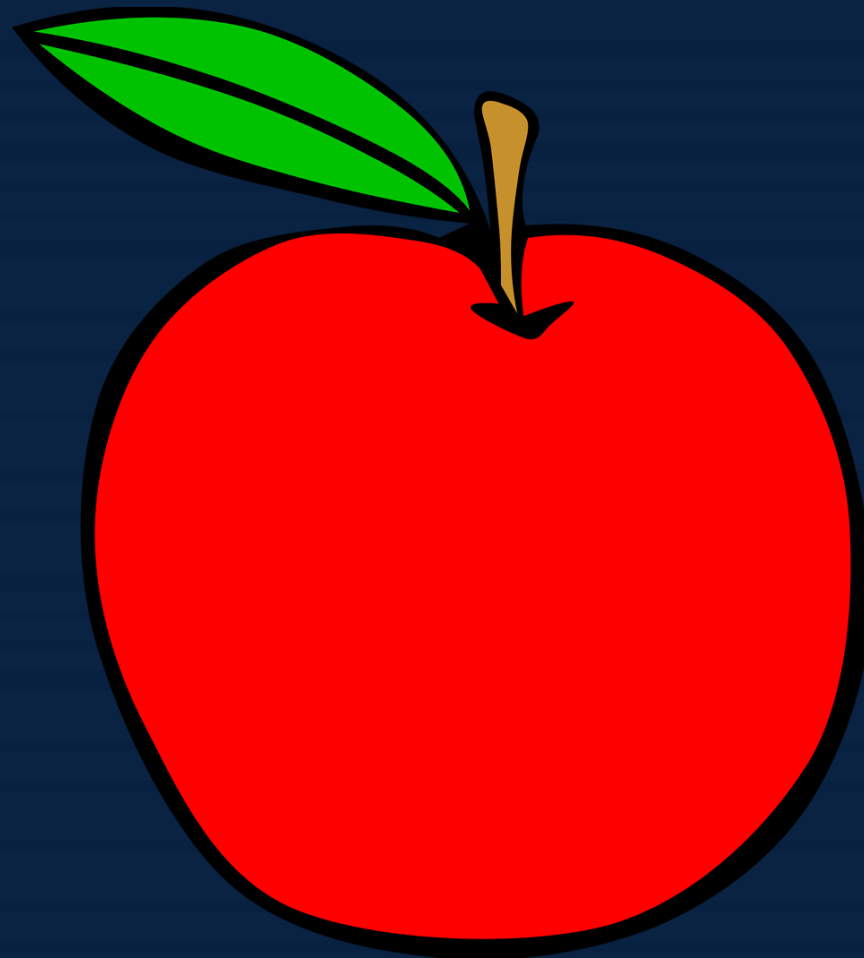
- Contact the Social Security Administration at 800-269-0271

Tax Fraud

- State: Contact MA Dept. of Revenue
- Federal: Contact the IRS



Identity Theft *Prevention...*





Contact Us

File a Complaint about Identity Theft

617-727-8400

www.eform.ago.state.ma.us



www.mass.gov/ago



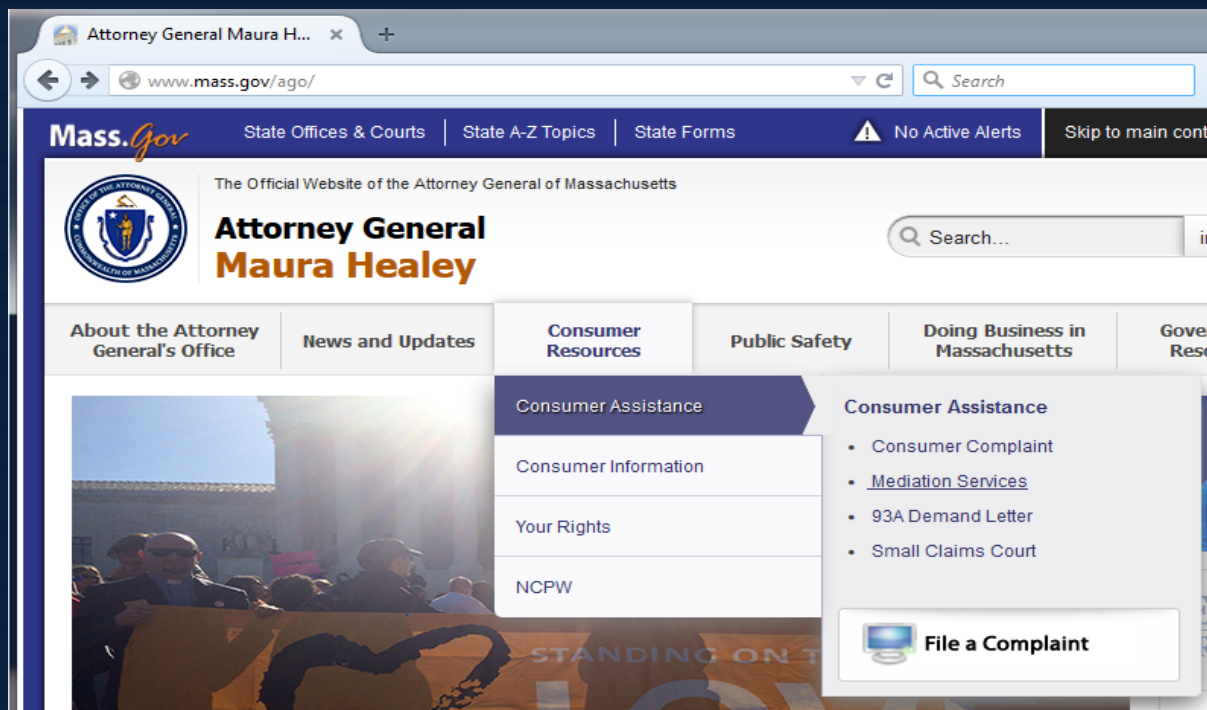
Resources

Could your situation use mediation?

Mediation, a free and voluntary service offered by the Attorney General's Office, helps resolve matters between consumers and businesses outside of court.

The AGO supports over thirty regional local consumer and face to face mediation programs, which you may choose to contact.

To find their
contact information:





Resources

Have a Complaint or Question?

General Assistance

Consumer Hotline: (617) 727-8400

E-Complaint form: www.eform.ago.state.ma.us

Specific Hotlines

CARD (617) 573-5333

Elder Hotline (888) 243-5337

Fair Labor Division (617) 727-3465

Civil Rights Division (617) 727-2200

Medicaid Fraud Tipline (617) 963-2360

Insurance Fraud Tipline (617) 537- 5330

Insurance & Health Care Consumer Helpline (888) 830-6277



Resources

Would your organization like a presentation?

Staff from the Attorney General's Office provide free outreach and education presentations statewide on a variety of topics:

- Civil Rights
- The new Earned Sick Time law
- The new Domestic Workers Bill of Rights
- Worker's Rights and Fair Labor Laws
- Scams and ID theft
- Contractual agreements (ie: home improvement)
- Landlord and tenant rights
- Shopping Rights
- Purchasing a vehicle
- Financial awareness