



Telemarketing/Phone Scams

The following are a few examples of what a scammer might say to gain your trust:

- You've won one of five valuable prizes.
- You've won big money in a foreign lottery.
- This investment is low risk and provides a higher return than you can get anywhere else.
- You trust me, right?
- You don't need to check our company with anyone.
- We'll just put the shipping and handling charges on your credit card.

Additional fraudulent schemes include the [pigeon drop](#), the [grandparents scam](#) and [charity scams](#) among others.

Here are some guidelines to deal with calls from telemarketers:

- Do not make an immediate decision.
- Never give out your credit card, bank or Social Security card information
- Get all information in writing before you agree to buy.
- Check out a charity before you give.
- Never send cash by messenger, overnight mail, or money transfer.
- Don't agree to pay a "registration" or "shipping" fee to get a prize or a gift.
- Research offers with your consumer protection agency or state Attorney General's office before you agree to send money.
- Beware of offers to "help" you recover money you have already lost. Callers that say they are law enforcement officers who will help you get your money back "for a fee" are scammers.
- Report any caller who is rude or abusive. Call 1-877-FTC-HELP or visit [ftc.gov/complaint](https://www.ftc.gov/complaint).

Here are some [additional tips and resources](#) to prevent fraud and identity theft

THE AMERICAN ASSOCIATION OF DAILY MONEY MANAGERS (AADMM)

AADMM is a national membership organization representing individuals and businesses in the growing profession of daily money management. These professionals provide financial services to seniors and older adults, people with disabilities, busy professionals, high net worth individuals, small businesses and others. AADMM's mission is to support daily money management services in an ethical manner, to provide information and education to members and the public, and to develop a network of dedicated professionals.

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