K-State expert cautions consumers against scams

Kiss says taking the time to think could help to avoid a trap

By Pat Melgares, K-State Research and Extension news service

MANHATTAN, Kan. – Scammers, it often seems, never rest.

Whether it be by phone, email or suspicious website, consumers face an onslaught of characters aiming to cash in on an easy buck, or even steal an identity.

But Kansas State University family finance specialist Elizabeth Kiss says knowing the tangles that scammers often use will help consumers stay safe.

“The Federal Trade Commission has a lot of great information for consumers about fraud and they highlight signs for things that might be a scam,” Kiss said.

Some of the common signs consumers should look for include:

The scammer pretends to be from an organization you might know.

Some examples include the Social Security Administration, the IRS or Medicare. Or, Kiss notes, the caller may represent themselves as being from a utility company or charity. “They have used technology to change their phone numbers,” Kiss said, “so it looks like what you’re seeing (on your phone).”

The scammer indicates there is a problem that needs your attention.

You might be told that you owe money or someone in your family had an emergency and need your assistance immediately. On a computer, you may get an urgent message about a virus infecting your files. Another form of scam indicates that you’ve won a prize and you must act immediately to claim it.

The scammer pressures you to act immediately.

Scammers don’t want you to have time to think; they want to get your attention now. There is an urgency to the claims the person is making, whether it’s by phone or computer.
The scammer indicates you owe money, and says there is only one way to pay.

You may be aware that you owe money and so the claim seems legitimate. But the caller indicates you must pay right away and that there is only one way to pay – such as crypto currency or wiring money to a company or with a specified app. Recent scams tried to lure consumers into paying with gift cards.

Kiss urges consumers to resist making decisions quickly. Investigate claims being made against you – whether it is by phone, email or other computer application.

“You can avoid a scam by not even opening yourself up to those potential communication channels,” Kiss said. “For example, you can block your number, or filter unwanted text messages. Don’t give your personal or financial information in response to a request that you didn’t expect.”

If you’re on the phone, “hang up and check out their story.”

If you’re on email, “there’s no hurry, right? Check out the story online and verify if this is legitimate or not.”

“I think we have to watch our footprint across the web, too,” Kiss said. “And we can protect our personal information by protecting our devices, which includes updating software regularly so that it has new patches and security protection.”

Kiss recently spoke about how to avoid scams on the weekly radio program, Sound Living, produced by K-State Research and Extension.