

**Stop**  
**Calculate the Cost**  
**Ask Questions**  
**Mind Your Money**

### Avoid getting scammed!

Ask yourself these questions before you make your purchase decision:

- Do I need this product right now?
- Have I found at least three different prices for the same item?
- Have I looked at other options?
- Does it seem too good to be true?
- Do I know the TOTAL amount I'll pay?

*Just in case.*

### Where to go for help.

If you're not sure about what to do or if you think you've been scammed, talk to

- Your service coordinator
- Your vocational counselor
- Family or friends
- Someone you trust

## Make the SCAM technique a habit!

Don't be a victim like our video friends Couch Potato Patty, Bermuda Barb, Taxing Tom, and Magazine Maggie. If you're not planning to spend money, don't. If you're unsure at all, remember to

**Stop**  
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Not all scammers are as easy to pick out as Fast Eddy. That's why making the SCAM technique a habit is the way to good, safe money management.



*Busters*

**SCAM**

*Busters*

Don't be a victim!  
**10** common scams  
*and how to avoid them.*

Strive to be  
**100%**  
**SCAM**  
Free

**It's only \$5 per month!  
You can't beat this deal!  
Hurry, the offer won't last long!**

**Have you heard any of these before?  
What would you do?**

It's a hard reality to face, but there are folks out there who want to get rich at your expense. They are highly skilled at using persuasive techniques and other tactics to get right into your wallet—and all too many times they succeed.

The goal of S.C.A.M. Busters is to offer skills and resources aimed at stopping scams from happening to you. This pamphlet acts as a supplement to the S.C.A.M. Busters video.

For additional questions or assistance, please contact your service coordinator or vocational counselor.

## #1. Rental Centers

### What's the SCAM?

Rent-to-own is when you pay a monthly or weekly fee to use a product. If you no longer want to pay the fee, you return the product. Or, after you have paid an agreed-upon amount, you will own the product. *Sound good?*

### What you should know.



Remember **Couch Potato Patty?**

Customers like her end up purchasing a product through a rent-to-own end up paying **three to five times more** than if they would have bought it at another store. Cash prices\*

alone are up to twice as much as department or discount store prices.

### Avoid the SCAM!

If you really need the item and can't afford to buy it, consider:

- 1) borrowing from a friend;
- 2) buying it used;
- 3) layaway.

*\*The cash price is how much you would pay for the product if you were to pay for it all at once.*

## #2. Mail

### What's the SCAM?

Scam artists send offers through the mail offering free or discounted goods and services or the opportunity to enter a sweepstakes to win something big. *Sound good?*

### What you should know.



Remember **Bermuda Barb?** Even though mail fraud is illegal, it is a perfect way for a con artist to try & trick you. Just because it is in writing does not mean it is true.

### Avoid the SCAM!

Do not respond to sweepstakes or contests that ask for money or your credit card. Better yet, cut up "junk mail" before you even open it.

## #3. Tax Services

### What's the SCAM?

Many tax service preparers offer customers express loans to get their tax refunds faster. *Sound good?*

### What you should know.



Remember **Taxing Tom?** Professional tax services start at \$75 and go up from there.

Express loans such as **Rapid Refunds** and **Money Now** loans may look attractive, but when you add the costs of the tax preparation fee and the express loan, it really adds up!

### Avoid the SCAM!

Take advantage of free local tax preparation services. Talk to your service coordinator or pre-vocational counselor.

## #4. Telemarketing

### What's the SCAM?

Telemarketing is another method commonly used to get your personal information such as credit card, checking account, Social Security, and driver's license numbers. *Sound good?*

### What you should know.



Remember **Magazine Maggie?**

Telemarketers make you feel pressured so they can sell you something. They use phrases like "you must invest now," "there are only a few slots remaining," "time is running out!"

### Avoid the SCAM!

Don't allow a caller to pressure you into acting immediately. If it appears too good to be true, it probably is. Never pay for a prize over the phone or give out any personal information.

Sign up for the Do Not Call Registry at [www.donotcall.gov](http://www.donotcall.gov) or call 1-888-382-1222. The law prohibits telemarketers from calling consumers who have stated that they do not want to be called.

Visit the Federal Trade Commission's web site at [www.ftc.gov](http://www.ftc.gov) or call 1.877.382.4357.

*Hey, it's me, Fast Eddy.  
You can call me Eddy,  
just don't call me and say  
your payment's late!!*



## Five Other Common SCAMS

**5. Internet SCAMS and email**

**6. Guaranteed loans or credit on easy terms**

**7. Effortless income**

**8. Quick loans**

**9. Work at home schemes**

**10. Credit repair**