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The Monthly Brief

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AARP FRAUD HELPLINE

(877) 908-3360

Available Mon to Fri, 8 a.m. to 8 p.m.

AARP's [Fraud Watch Network Helpline](#) is a free resource for both AARP members and nonmembers. Trained fraud specialists and volunteers field thousands of calls each month providing guidance you can trust.

If you or a loved one has been targeted by a scam or fraud, you are not alone. Common signs of a scam include:

A call asking for money or personal info, like your [Social Security number](#).

You're asked to buy gift cards to [pay an alleged debt](#) or send money online.

Suspicious charges on your credit card.

An email, call, or text saying you've won a [sweepstakes or lottery](#), though you don't recall entering one.

Other reasons to call include being contacted about suspicious activity in your bank account, giving out personal info or money to a suspected scammer, or you have been contacted about tech support or problems with your computer.

The call center volunteers can provide help identifying a scam, along with tips to avoid financial fraud. If you've already been scammed they can help with what steps to take next and assist with referrals to law enforcement. They offer support and can also help family members concerned that a loved one is being targeted by a scammer.

Visit AARP to [Report A Scam](#), sign up for [Watchdog Alerts](#), and [get victim support](#).

*AARP

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FBI Crime Reports



The FBI's Internet Crime Complaint Center (IC3) has released The [2022 Internet Crime Report](#) including info from 800,944 complaints of suspected internet crime (a 5% decrease from 2021) and reported losses exceeding \$10.3 billion an increase of 49%.

The top three cyber crimes reported by victims in 2022 were phishing scams, non-payment/non-delivery scams, and personal data breach.

Victims lost the most money to investment fraud, a staggering \$3.3 billion up 127% from 2021. In addition to statistics, the IC3's 2021 Internet Crime Report contains information about the most prevalent internet scams affecting the public and offers guidance for prevention and protection. You can also view or download a special [2022 Elder Fraud Report](#) outlining crime trends that target seniors and other vulnerable adults. Total losses reported by elderly victims rose 84% from 2021.

The [IC3](#) gives the public a reliable and convenient mechanism to report suspected internet crime to the FBI. By reporting internet crime, victims are not only alerting law enforcement to the activity but aiding in the overall fight against cybercrime. The FBI analyzes and shares information from submitted complaints for investigative and intelligence purposes, for law enforcement, and for public awareness.

To report an online crime directly to the FBI, or view IC3's annual reports and public service announcements, [visit ic3.gov](#).

*FBI ,AWS

STUDENT LOAN SCAMS



If there is one constant in the criminal world, it's that scammers follow the news. Student loan forgiveness has been the focus of recent headlines, which has given scammers room for fraud related to student loans.

How It Works: You receive an unsolicited contact offering to help navigate through state and federal programs to reduce or restructure your student loan debt. These "experts" offer instant easy loan forgiveness options, but ask for upfront payment or for personal info like a social security number or your FSA username and password.

What You Should Know: These offers are available to you free, often by contacting your loan servicer or the U.S. Department of Education. It's illegal for debt relief companies to charge you before they get results, so upfront fees are a sign of fraud. Legitimate companies will not ask for your social security number or FSA ID.

What You Should Do: Visit the Department of Education's [StudentAid.gov](#) site for free information on getting help with federal student loans. Research any debt relief firm before providing them information or money or signing any agreements. Start at your [state's consumer protection office](#).

Learn more about [student loan forgiveness eligibility](#) and repayment review through AARP with a [free webinar](#) and info on [Disability Loan Relief, Tuition Aid, and Senior Student Loans](#). ***It is not necessary to sign up for a Savi subscription to use the free student loan tools or attend the online webinar.**

* StudentAid, AARP, Savi