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The Monthly Brief

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CREDIT CONS

The pandemic has left many Americans with financial hardships and significant debt. Sadly they are also being targeted by clever debt relief and collection scams.

Debt Relief & Credit Repair scams target consumers with significant credit card debt by promising to negotiate with creditors to settle, eliminate, or reduce the debt owed. Most charge a large up-front fee, but then fail to help them settle or lower their debts if they provide any service at all. Some debt relief scams even tout their services using automated "robocalls", deceptive mailers, emails, and texts to consumers. [The FTC has warned about some of these companies on their website.](#)

Debt Collection Scams are also being used to target victims. While past due accounts are legally referred to debt collection agencies, scammers are now posing as collectors with bogus debt claims. Legal debt collection agents [must follow certain rules](#) like providing the name of the creditor, the amount owed, and that you can dispute the debt. But scammers won't and here are some things to watch for.

1. You don't recognize the debt they claim you owe.
2. Calls at night or early morning.
3. Withholds specific information like that required above.
4. Pressures you to pay by money transfer or prepaid card.
5. Falsely threatens you with jail time or poses as a government official.
6. Says they will tell your family, friends, and employer if you don't pay immediately.
7. Asks for sensitive personal information.

For more about these scams visit the [CFPB Consumer Financial Protection Bureau](#)

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Senior Sweepstakes Scams

Older Americans are top targets in sweepstakes and lottery scams [according to the AARP](#) and [BBB](#). But surprisingly, victims are not the prototypical "frail" shut-ins some think. Per the BBB, victim interviews show them to be "ordinary people more interested in using the imagined winnings to help their families or communities than spending it on themselves." In 2020, the Federal Trade Commission (FTC) received more than 116,000 reports of fraud involving prizes, sweepstakes and lotteries that swindled the unwary out of \$166 million. The median loss was \$1,000.

An 85-year-old retired teacher in Alaska gave away \$45,000 in two [sweepstakes scams](#), paying fraudulent fees to allow her to collect her prizes, cash and a Mercedes-Benz. Despite warnings from family, the woman sent the money anyway. In a BBB report, a Michigan man in his 80s, was targeted by sweepstakes scammers in 2020, shortly after his wife died. He lost \$72,000 after being told he won \$2.5 million, gold, and a luxury auto.

Scammers always ask for money up front called "taxes" or "fees" to collect a supposed prize. Victims are told to pay with gift cards, cash, cashier's checks, wire transfers or deposits into specified bank accounts. Here are some quick tips: If you didn't enter, you didn't win. Call the sweepstakes company or the [NAASPL](#) to see if you won. Search the internet for the company and the phone number of the person who reached out. For more info on Sweepstakes scams visit the [FTC](#), [BBB](#), and [AARP](#). *BBB, AARP, FTC

REAL ID SCAMS

 ² The [AARP says](#) officials across the US are warning consumers to beware of texts and emails about the new driver's license requirements. Scammers are phishing for personal information. REAL ID, is a government-issued driver's license or identification card that eventually will be required to board domestic flights or enter certain federal facilities. Due to the pandemic, the deadline for a [REAL ID compliant license](#) has been pushed to May 3, 2023. The cutoff had been Oct. 1, 2021.

There are several versions of the scam but most begin with an impostor text or email pretending to be from the DMV or state licensing office, asking victims to follow a link to update their driver's license or state ID card to comply with the upcoming federal REAL ID requirements. Once there victims are asked for personal info like date of birth, social security, license number and address.

If you get this, it's a scam. No government agency is going to send a text and then ask for your personal info over a website. [Illinois](#), [New York](#), and [California](#) have all issued warnings to their residents about these scams. While a state motor vehicle licensing agency may email or text you, it's typically only after you've reached out to them first.

Always look for errors like spelling or the agency's actual name, not just FL "DMV" and never follow links in a text message or email. Look up the agency independently.

You can report these scams to [state authorities](#) and to the [FTC](#). In Florida visit the [DHSMV website](#) for more info on obtaining a REAL ID.

*AARP, DHSMV, FTC