



Cuyahoga County  
**Consumer Affairs**  
consumeraffairs.cuyahogacounty.us

**SCAM**  
**SQUAD**  
216-443-SCAM (7226)

## How to Spot Scams

Telephone and mail continue to be among scammers' favorite tools for stealing money or personal information. If someone tries to panic you or rush you, it's ok to hang up. Watch for these common scams:

- **Grandparent scam:** Someone claiming to be your grandchild calls to say he's been jailed after a car accident and needs you to send money for bail or court fees. Don't believe it! Call your family if you're worried about a relative. And remember, no legitimate government agency accepts money wires, prepaid cards or gift cards as payment.
- **Sweepstakes/Foreign Lotteries:** You're told you won a big-money prize and all you have to do is pay taxes or fees in advance. Sometimes, the scammer sends you a check you're supposed to deposit and so you can pay the taxes. Don't do it! The check is counterfeit. Legitimate contests are always FREE.
- **Fake Debt Collectors:** Debt collectors threaten they will arrest you unless you pay now. Don't do it! Scam debt collectors invent debts or inflate the amounts owed on old debt. By law, debt collectors must send you written information about a debt within five days of calling you so that you can dispute debts you don't owe.
- **Health Care Scams:** Scammers tell you that they can provide you with free medical equipment or treatment. Don't believe it! Medicare only pays for equipment prescribed by a doctor. Most "free" offers are free trials that result in you being billed. Never give marketers your Medicare number or bank information.



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Scammers change their stories all the time. However, if you hear lines like these, you're probably talking to a scammer:

1. "We're sending an officer to arrest you unless you make an immediate payment."
2. "Grandma, I was in a car wreck and need bail money."
3. "We're cutting off your power right away unless you pay."
4. "This offer is about to expire. You must act now."
5. "It's free – we just need your credit card number for shipping and handling charges."
6. "This is a risk-free investment. You're guaranteed high returns."
7. "You've won a lottery! You just have to pay to collect."
8. "The government is awarding grants to good citizens and you won."
9. "We finished work nearby and have leftover material, so we can do your home-improvement job today for half the price."
10. "Do not tell anyone about this."

Contact the Cuyahoga County Department of Consumer Affairs  
with your questions.

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