

## MONEY (/MONEY/) Consumer Protection



### When a Con Man Calls

Frauds using false identities are on the rise. Here's how to foil the fakers

by Doug Shadel, [AARP The Magazine](#) (/magazine/), October/November 2017



JASON SCHNEIDER

Can you spot an impostor? Eighty-five percent of adults are confident they can, according to a recent AARP survey. But the majority of the survey participants then flunked an [“Impostor IQ” quiz](#) (<http://aarplocal.polldaddy.com/s/impostor-iq>) that measures the ability to spot a liar (take the quiz at [aarp.org/fraudwatchnetwork \(/money/scams-fraud/fraud-watch-network/\)](http://aarp.org/fraudwatchnetwork(/money/scams-fraud/fraud-watch-network/))).

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Welcome to what experts call the illusion of invulnerability — the belief that frauds happen to others but not you. Overconfidence in your ability to spot bad guys is a dangerous thing. [Impostor fraud](#) (<http://blog.aarp.org/2017/03/10/ftc-impostor-scams-surpass-id-theft-but-debt-collection-remains-top-complaint/>) is among the fastest-growing scam types precisely because so many of us think we are immune to it.

To help, here is a small sampling of actual impostor scams now playing out across America. The takeaway? Never accept a pitch or give any information to a stranger — on the phone, in person or over the internet — without first independently verifying that it's legitimate.



**The jury duty manager:** “Hi, I’m calling from the courthouse, and you missed jury duty. Pay \$400 or go to prison.”



**The puppy breeder:** “As a dog lover, you should know we just got a beautiful litter of purebred golden retriever puppies. Just \$200 each!”

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**The utility company:** “We will be shutting off your electricity in 24 hours if you don’t pay the past-due amount on your bill immediately.”

Learn more about: [Utility imposter scams](#)

(<http://blog.aarp.org/2017/02/02/new-schemes-in-utility-impostor-scams/>)

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**The government clerk:** “You have unclaimed property with our state. Simply pay this fee, and we will release it to you.”



**The ticket seller:** “As an affiliate of a major ticket vendor, we can get you seats for your dream concert for a discount, if you act quickly.”

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**The bank verifier:** “There’s a data problem with your checking account. Please verify this information so we can confirm things and fix the error.”

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**The big-winner announcer:** “I’m from the Canadian lottery, and you have won \$1 million! Pay the import tax and fee, and we’ll send you your winnings.”

Learn more about: [Sweepstakes imposter scams \(/money/scams-fraud/info-2017/impostor-scams-sweepstakes-fd.html\)](#)

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**The doctor representative:** “Research shows conclusively that these new capsules will stop your disease in its tracks.”



**The police or fire department:** “We’re raising money for officers (or firefighters) injured in the line of duty. How much will you be donating today?”

Learn more about: [Police imposter scams \(/money/scams-fraud/info-03-2013/beware-of-police-impostor.html\)](/money/scams-fraud/info-03-2013/beware-of-police-impostor.html)

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**The Internal Revenue Service:** “You owe taxes and are at grave risk of large fines or jail time if you do not settle this situation immediately.”

Learn more about: [IRS imposter scams \(<http://blog.aarp.org/2017/06/30/2-new-twists-in-irs-impostor-scams/>\)](http://blog.aarp.org/2017/06/30/2-new-twists-in-irs-impostor-scams/)

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**The long-distance lover:** “In these weeks of chatting, I’ve fallen so in love with you. Send money for a plane ticket, and oh, the magic that will happen!”

Learn more about: [Online dating scams \(/money/scams-fraud/info-2015/online-dating-scam.html\)](/money/scams-fraud/info-2015/online-dating-scam.html)

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**The military rep:** “I’m from the Veterans Administration, and you are entitled, as an ex-soldier, to benefits from this program. I just need to know ...”

Learn more about: [Veterans scams \(<http://blog.aarp.org/2015/11/06/veteransdayscams/>\)](http://blog.aarp.org/2015/11/06/veteransdayscams/)

Learn more about: [Military-themed imposter scams \(<http://blog.aarp.org/2017/05/26/8-military-themed-impostor-scams/>\)](http://blog.aarp.org/2017/05/26/8-military-themed-impostor-scams/)

## Also of Interest

- [Imposters mimic National Institutes of Health \(/money/scams-fraud/info-2017/national-institutes-health-impostor-scam-fd.html?intcmp=AE-MON-CP-EOA1\)](/money/scams-fraud/info-2017/national-institutes-health-impostor-scam-fd.html?intcmp=AE-MON-CP-EOA1)