



Top Ten **RED FLAGS** that it might be a **SCAM**

- 1** You are told not to tell anybody about your alleged “prize” or “winnings.” **“SHHH! It’s a secret!”**
- 2** You are pressured to **“act quickly,”** without thinking, to **“take advantage of a great opportunity,”** or to **“avoid criminal or legal proceedings.”**
- 3** You get an offer of **“guaranteed”** investment returns, lottery winnings, or promises of free money. **NO ONE GIVES AWAY \$\$\$ FOR FREE.**
- 4** During the course of any purported sales pitch, debt collection, or other interaction, you’re asked to provide sensitive personal information such as your Social Security number, credit card data, bank account number, email, PIN number, or your personal passwords.
- 5** A caller avoids answering your questions about who they are and how they got your number, and gets defensive when you ask if they’re legitimate.
- 6** A caller threatens you with arrest or legal action, becomes hostile, or uses profanity if you don’t **“pay up!”**
- 7** Someone tells you to pay money **up front** before you can receive your purported winnings or prize.
- 8** You receive **“official”** documents by email or regular mail with misspellings, poor grammar, and/or fake-looking logos.
- 9** You are directed to send money in nontraditional ways; by wire transfer, money orders, pre-paid debit cards, or even cash wrapped in newspaper.
- 10** A caller won’t let you hang up the phone, or a solicitor won’t let you close the door, even after you say you’re not interested.



N.J. Division of Consumer Affairs
800-242-5846
FightingFraud.NJ.gov