

How to Spot a Scam

There are just about as many scams in the world as there are criminals. However, most scams tend to follow one of these four patterns:

The free-prize scam.

The promise of a free prize in exchange for purchasing or testing the merchandise.



The investment scam.

An offer of an opportunity to invest at a deep discount or earn an extremely high rate of return. The investment instruments frequently do not exist.



The charity scam.

A request to contribute to a nonexistent charity or one in which most of the money goes directly to the fundraiser.



The business-opportunity scam.

The chance to make big money working at home or by buying a franchise. Promised earnings may be inflated or fictitious.



Any offer with these traits should be viewed with suspicion. It's also important to keep in mind that those who perpetrate fraud and scams tend to choose victims they view as the easiest prey. So, if you never let greed overtake your better judgement, you are unlikely to fall prey to fraud.



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