

Column Name - The Heartland Minute

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“Tips to Avoiding Consumer Scams”

Unfortunately, consumers are facing a constant onslaught of scammers looking to cash in on an easy buck, or steal someone’s identity. This can be done by phone, email, or through a suspicious website. Knowing how they do this can help you avoid a lot of headache and time down the road. The Federal Trade Commission website has a lot of great information about fraud and they highlight signs for things that might be a scam.

Here is a list of some of the common signs that you should look for when someone is trying to scam you.

The scammer pretends to be from an organization you might know.

Some examples include the Social Security Administration, the IRS or Medicare. The contact you receive could also identify themselves as a representative from a charity or utility company. With technological advancements, scammers have the capability to change their phone numbers to what it looks like you are seeing on your phone and make you think it is from a trustworthy source.

The scammer indicates there is a problem that needs your attention.

You might be told that you owe money or someone in your family had an emergency and needs your assistance immediately. This is especially targeted toward our older demographic. On a computer, you may get an urgent message about a virus infecting your computer files. Another form of scamming indicates that you’ve won a prize and you must act immediately to claim it.

The scammer pressures you to act immediately.

Scammers don’t want you to have time to think and process the information you are receiving; they want to get your attention now. There is an urgency to the claims the person is making, whether it’s by phone or computer.

The scammer indicates you owe money, and says there is only one way to pay.

You may be aware that you owe money and so the claim seems legitimate. But the caller indicates you must pay right away and that there is only one way to pay – such as crypto currency or wiring money to a company or with a specified app. Recent scam tried to lure consumers into paying with gift cards.

It is important to remember that most matters that demand your attention will not require an immediate on the spot decision to be made. You will more than likely already be aware of the situation and expecting someone to contact you. If you are surprised by the contact, then it could

be a scam. Resist the urge to make decisions quickly. Investigate claims being made against you – whether it is by phone, email, or another computer application.

You can avoid scamming by blocking your number, or filtering unwanted text messages. Avoid giving your personal or financial information in response to a request that you didn't expect. If it is a phone call, then hang up and investigate the story they are giving you. If it is an email, then you aren't in a hurry to respond in the first place. Again, investigate their story and make sure it is legitimate. Protect your personal information by updating software on your electronic devices regularly so that it has new patches and security protection.

Information comes from K-State family finance specialist, Elizabeth Kiss.

For more information regarding Agriculture and Natural Resources, 4-H Youth Development, or K-State Research and Extension call the office at 620-583-7455, email me, Ben Sims, at benjam63@ksu.edu, or stop by the office which is located inside the courthouse. Be sure to follow K-State Research and Extension- Greenwood County on Facebook for the most up-to-date information on Extension education programs and the Greenwood County 4-H program.