

Beware Of The Power Of Love

If a loved one calls or emails and says they're in trouble, you'd want to help, right? If they ask you to send cash immediately — should you follow your heart? **The short answer is: NO**

Unfortunately, heartless scammers pretend to be someone you know to trick you into sending them money. They might pressure you and use your emotions as a tool to get you to wire money quickly to help with an emergency — to get out of jail, pay a hospital bill, or even leave a foreign country.

In the rush to help them, it is very important for you to stop and think: “Does this make sense?” But even if the story sounds legitimate, take a moment and remember these steps:

- **STOP. Don't act immediately, no matter what they say the crisis is.**
- **CHECK with the person who seems to be in trouble** by calling them or emailing them using the phone number or email address you have saved for them and check the validity of the story. If you don't reach the person immediately, check with someone (another relative or one of their close friends) who might know his or her situation. If the caller says not to tell any other family members or friends, that's a clear sign of a scam.
- **DON'T wire money to anyone who asks you to.** Wiring money is like sending cash — once you send the wire, it's gone. The same goes for prepaid debit cards – nobody ever really needs to be paid in prepaid debit cards.

If you think you've responded to a scam, report it immediately to the Federal Trade Commission (“FTC”) or call (877) FTC-HELP.