

# SCAM SAFETY

## Common Scams and Tips for International Students

### What is a scam?

A scam is a dishonest attempt to obtain money or something else of value. Scammers are people who will lie and misrepresent themselves as people with skill or authority to their victims.

### Why should international students be vigilant about potential scams?

International students at Illinois and across the country are frequent targets for a variety of scams due to their supposed lack of understanding about how certain systems in the United States function.

### Where to look for scams:

Scams can come in many forms. Scammers often know the names and some biographical information about their victims, which can make them appear to be more official. Victims are contacted via;

1. Mail
2. Email
3. Phone calls
4. Text messages
5. Internet websites
6. In person

### Common types of scams include;

- A. Immigration scams
- B. Love scams
- C. Tax/IRS scams
- D. Craigslist scams
- E. Tuition scams

- A. **Immigration scams-** Individuals will pretend to be legitimate government agencies and will threaten their victim's immigration status unless they pay money. This is usually done over the phone.

### Warning signs of an immigration scam:

1. The caller becomes increasingly aggressive and threatening.
2. The caller demands immediate payment over the phone.
3. The caller wants to meet you somewhere with the money or wants you to wire transfer money into an account.
4. The caller threatens your immigration status due to not paying some tax or entry fee.
5. The caller or callers do not have American accents.

6. You receive multiple phone calls from different numbers about the same issue. The call may be sent from 911, "Unknown", or even the official phone number of a government agency such as the FBI.
7. The caller will use a lot of official sounding language, but will threaten you with jail or deportation if you do not pay.
8. A website or email will ask for payment in exchange for issuing official government forms (which are free) or for a chance to win the "green card" lottery.

B. **Love scams-** The individual will pretend to be in a dating relationship with their victim, usually communicating via text/phone call in the student's native language.

**Warning signs of a love scam:**

1. Individual will ask that you send them money in order for you to meet in person.
2. If money is sent, the individual will usually keep demanding more and more money.
3. Individual may threaten or blackmail you with information, such as threatening to send pictures of you to others or by threatening your immigration status.

C. **Tax/IRS Scams-** The individual receives a phone call, email, letter, or an official-looking form asking for personal information or saying that you still owe taxes.

**Warning signs of a tax scam:**

1. The scammer may leave a message with an "urgent" callback request.
2. The number may appear to be the official IRS phone number.
3. The caller will demand immediate payment via credit card, debit card, or phone, which the real IRS will never do.
4. The caller will threaten arrest or deportation if you do not comply.
5. The caller will claim that they are the IRS and just need to "verify" a few details of your latest tax payment. This is the scammer's attempt to gain personal information such as your social security number.
6. A letter from a law firm or collection agency claims you owe taxes. Check with the tax professional who helped you file your taxes to check the legitimacy of these letters.
7. You receive an email requesting that you "update your IRS e-file".

D. **Craigslist Scams-** The person selling something takes your money without delivering the product you were promised, or the person buying something you are selling claims that they will pay you via Paypal, but never pay for the item.

**Warning signs of a Craigslist scam:**

1. The scammer will frequently misspell words in their text messages or emails to you.
2. The scammer asks you to send a high-cost item to West Africa.
3. The scammer offers more money than you are requesting for a product you are selling.
4. If offering an apartment, they will require payment without ever showing you the apartment.

5. If the offer is a great deal and far below the market value, it is probably a scam.
- E. **Tuition Scams-** Someone contacts you saying that you will get cheaper tuition if you go through them. They end up stealing your money.

**Warning Signs of a tuition scam:**

1. The scammer will ask for your NetID and password to access your account and “pay” their bill.
2. The scammer will claim to give you a discount if you work through them.

**What should you do if you receive a call?**

1. Hang up the phone! Callers can be very persuasive and scary. Do not stay on the phone with them.
2. Do not give any personal information out to anyone you do not know.
3. Call the police to report the fraud attempt.
4. Check with ISSS if you are not sure if something is a fraud or not.
5. Warn your friends that this happened to you. You can prevent this from happening to others.

**Resources on fraud and scams:**

**IRS Tax Scam Information:** <https://www.irs.gov/uac/Newsroom/Phone-Scams-Continue-to-be-a-Serious-Threat,-Remain-on-IRS-Dirty-Dozen-List-of-Tax-Scams-for-the-2016-Filing-Season>

**USCIS Scam Information:** <https://www.uscis.gov/avoid-scams/common-scams>

**Federal Trade Commission Scam Reporting Website:** <https://www.ftccomplaintassistant.gov>