Scam artists are becoming increasingly savvy in their efforts to obtain personal information and part people from their money.

Common scams include the following:

- **Email scams from abroad.** Known as the “Nigerian scam” or “419 fraud,” these emails claim to be from a prince or wealthy figure in a foreign country who wants to give you a large sum of money in exchange for helping him/her transfer funds safely out of the country.

- **Sweepstakes, prize drawings, and lottery scams.** Be skeptical of any notification via text, email, or letter that you’ve won the lottery or a sweepstakes prize, particularly if you never entered in the first place. These scams often direct people to send a payment to cover “taxes” on the prize, or call a phone number that results in unauthorized charges.

- **Telephone scams.** Thieves posing on the phone as bogus charities, bank or IRS representatives, or other officials trying to obtain information such as social security numbers, bank accounts, PINs, and passwords.

- **Door-to-door scams.** Common ploys include solicitations for fake charitable donations, magazine subscriptions, home improvements with payment upfront, or other goods and services that are of shoddy quality, or not delivered at all.

- **Other Internet scams.** Phishing emails, which appear to be from legitimate businesses such as your bank, direct victims to fraudulent sites in order to steal their personal information.

### Tips to protect yourself:

- Be skeptical of all unsolicited offers.
- Don’t open suspicious emails or texts, or click on pop-up links.
- Keep your personal information secure. Shred sensitive information, check your credit report, and remove yourself from mailing lists.
- Never give out your financial information on the phone unless you’ve initiated the call to a legitimate company.
- Sign up for the “Do Not Call” list at www.donotcall.gov.
- Be careful about the information you share on social media sites.
- Use “strong” passwords and change them regularly.
- Report fraudulent activity to the authorities.

Employee Assistance Program

**1-866-EAP-4SOC (1-866-327-4762)**

TTY users should call 1-800-424-6117

Visit us online: www.eap.calhr.ca.gov