

Grandparent Scam

In this case, a victim receives a phone call from someone claiming to be their grandchild who is visiting another country and in need of emergency funds. The phone is quickly handed off to someone claiming to be law enforcement, a medical professional or an attorney. The scammer goes on to explain they can take care of the situation quickly and return the grandchild home if a money wire is sent immediately. The caller will try to convince the victim not to call police or contact other family members.

Credit Repair Scams

Advertisements often promise miracles in repairing bad credit reports. Credit service organizations tell consumers that for a fee, bad credit, judgments, bankruptcies and bad debts can be erased from credit reports forever, or that a new credit identity can be created that will solve all the consumer's credit problems. In reality, such ads promise things that cannot be delivered. Indiana law requires that For-Profit Credit Service Organizations:

- Have a written contract with consumers describing in detail the services to be performed.
- Provide consumers with a three-day right to cancel the contract.
- Maintain a \$25,000 bond to be used to satisfy consumer claims.

Work from Home Schemes

The thought of earning a lucrative salary from the comfort of home is a tempting one – and that's precisely why so many organizations take advantage of unsuspecting Hoosiers through "work at home" business opportunities. Learn how to avoid being taken advantage of by knowing what to look for.

- A business opportunity is commonly referred to as a "work at home" job. Examples of common business opportunities include:
 - Envelope stuffing
 - Transcribing medical records
 - Operating vending machines
 - Setting up display racks
 - Internet malls
 - Warehouse Worker
- Be wary of investment amounts just under \$500 (for example \$495) as this is likely an indication that the seller is trying to avoid regulation as a business opportunity seller.
- Most business opportunities are advertised in the classified sections of newspapers or through Internet sites and promise a large monthly income while allowing you to be your own boss and set your own hours.

Fake Debt Collectors Scams

A person receives a call from someone claiming to be a debt collector trying to collect payment for a past due account. The caller tries to convince the person to make payment over the phone by relaying their routing and checking account numbers. This information can be used by the caller to try to access the victim's account online or to create fake checks. They also may provide an address where a personal check can be sent. Many times the victim's check is altered, resent to another potential victim and the dollar amount is changed. The victim may lose money from his accounts and has to change account numbers as a result.

Home Repair Scams

Sometimes a scam artist will just show up at your door. It's commonly referred to as a door-to-door sale and it's a favorite among bogus home improvement operators. Seniors, those who live alone, and victims of weather-related disasters are common targets.

- When to be Skeptical:
 - The person at your door notices that your roof (or another area on your house that is hard to check) needs repair. He may trick you into signing a contract without disclosing all the charges.
 - He says he just finished work on your neighbor's house and has just enough materials to do repair work on yours. He might say he can give you a better bargain if you let him do the work today since he has the supplies now.
 - The contractor is pressuring you to accept an offer.