SCAM GRAM is Consumer Action’s new monthly email alerting you to the dirtiest players in the world of tech fraud, credit card scams, ID theft and general con-artistry. Don’t be fooled by liars, cheaters and deceivers—wise up with SCAM GRAM!

If you no longer wish to receive email from Consumer Action, skip to the end of this message and click the link to opt-out.

**Shameful Section 8 scammers**

Tsk tsk…it’s hard for scammers to sink any lower then preying on low-income renters. Unfortunately, the Federal Trade Commission (FTC) was recently forced to alert the public to sham Section 8 websites. The sites collect potential renters’ money and personal information, but fail to let them join the housing voucher waitlist. Learn more about how to avoid becoming a victim, and visit this site to sign up for the real thing.

**Crowdfunding cons**

Someone’s been a bad boy. An Oregon man was the first person to be prosecuted by the FTC for running a crowdfunding scam. The man’s Kickstarter campaign failed to deliver a promised board game to investors. The man instead spent the $122,000 that he raised on personal expenses. The FTC fined the man after taking a clear position on crowdfunding cons, stating “consumers should able to trust [that] their money will actually be spent on the project they funded.” We couldn’t agree more!

**Say no to notarios**

¡Dios mío! Dishonest immigration consultants known as “notarios” have been preying on the Latino community. In order to get the word out, the FTC created a [Spanish language fotonovela](http://www.consumer-action.org) warning immigrants that sketchy notarios are not attorneys and, despite how they are representing themselves, they are not there to give legal advice or procure immigration documents—they’re only in it for the money. Find
out how to find a real immigration attorney [here].

**Card popping targets young people, military members**

What in the world is “card popping”? We’re glad you asked. Also known as card cracking, the practice involves scammers duping consumers out of their debit card, PIN and login credentials under the guise of depositing a check into their account, when in reality they’re withdrawing money. Scammers have been targeting young people on social media through sites like Facebook and Instagram, as well as military personnel who bank with USAA or other military credit unions. USAA's vice president of financial management explained that young people are typically the targets because they are often not as savvy about the banking system or are hard up for easy cash.

A few more things to be aware of: At this point, more than 20 million individuals have been impacted by a massive hacking attack on the federal government’s security clearance database. The government has advice for those who may have had their data hacked—mainly, be on the lookout for fraud involving your personal accounts and/or information, particularly if you underwent a background investigation in the year 2000 or later.

Speaking of fraud, the feds have been cracking down on disgraced for-profit colleges that rob students of their investment while offering little in return. If you’ve had a bad experience, you may be eligible for some relief.

Finally, it pays to be wary of anyone calling and claiming to be with the IRS. A massive national IRS scam has been occurring for months now, and it doesn’t appear to be letting up. The scammers pose as IRS agents, telling you that if you don’t pay them taxes you owe via Western Union, MoneyGram or the like, you’re going to face arrest or penalties. Don’t believe them!

- **TIPS** -

Know the warning signs that an online degree is a scam, or “if it seems too good to be true, it probably is.” More about this.

Get a new, more secure credit card—ditch the magnetic strip for a
Looking for love online? **Beware romance scams** on dating sites, and don’t give strangers money (no matter how charming they may be)! [More about this.](#)

Thanks for reading SCAM GRAM, and remember, Consumer Action offers a wide range of resources to help you navigate the marketplace. Send us [an email](mailto:info@consumeraction.org) to let us know how you like the new newsletter.

This month we released our Digital Estate Planning Guide to assist you in determining what will happen to your digital assets (social media accounts, online photos/video, etc.) in the unfortunate event of death or disability. [Check it out here.](#)

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*Consumer Action empowers low- and moderate-income and limited-English-speaking consumers nationwide to financially prosper through education and advocacy.*

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