

Ten ways to avoid being scammed, as suggested by the Better Business Bureau:

1. Never send money to someone you have never met face-to-face. Seriously, just don't ever do it. And really, really don't do it if they ask you to use wire transfer, a prepaid debit card, or a gift card (those cannot be traced and are as good as cash).
2. Don't click on links or open attachments in unsolicited email. Links can download malware onto your computer and/or steal your identity. Be cautious even with email that looks familiar; it could be fake.
3. Don't believe everything you see. Scammers are great at mimicking official seals, fonts, and other details. Just because a letter, website or email looks official does not mean that it is. Even Caller ID can be faked.
4. Don't buy online unless the transaction is secure. Make sure the website has "https" in the URL (the extra s is for "secure") and a small lock icon on the address bar. Even then, the site could be shady. Check out the company first at [bbb.org](http://bbb.org). Read reviews about the quality of the merchandise, and make sure you are not buying cheap and/or counterfeit goods.
5. Be extremely cautious when dealing with anyone you've met online. Scammers use dating websites, Craigslist, social media, and many other sites to reach potential targets. They can quickly feel like a friend or even a romantic partner, but that is part of the con to get you to trust them.
6. Never share personally identifiable information with someone who has contacted you unsolicited, whether it's over the phone, by email, on social media, even at your front door. This includes banking and credit card information, your birthdate, and Social Security/Social Insurance numbers.
7. Don't be pressured to act immediately. Scammers typically try to make you think something is scarce or a limited time offer. They want to push you into action before you have time to think or to discuss it with a family member, friend, or financial advisor. High-pressure sales tactics are also used by some legitimate businesses, but it's never a good idea to make an important decision quickly.
8. Use secure, traceable transactions when making payments for goods, services, taxes, and debts. Do not pay by wire transfer, prepaid money card, gift card, or other non-traditional payment method. Say no to cash-only deals, high pressure sales tactics, high upfront payments, overpayments, and handshake deals without a contract.
9. Whenever possible, work with local businesses that have proper identification, licensing, and insurance, especially contractors who will be coming into your home or anyone dealing with your money or sensitive information. Check them out at [bbb.org](http://bbb.org) to see what other consumers have experienced.

10. Be cautious about what you share on social media and consider only connecting with people you already know. Be sure to use privacy settings on all social media and online accounts. Impostors often get information about their targets from their online interactions, and can make themselves sound like a friend or family member because they know so much about you.