

Protect Yourself From Social Security Scams

(NAPS)—Calls and e-mails from scammers pretending to be government employees are widespread. Social Security phone scams are the #1 scam reported to the Federal Trade Commission. Chances are you, a friend, or a family member have received a call like this.

You don't have to be receiving benefits to become a victim. You may get a call saying there is a problem with your Social Security number or account. Everyone, regardless of age, income, and geography, is at risk. Scammers will try to scare and trick you into giving them your personal information or money.

Is It A Scam?

The best way to protect yourself and your money is to recognize a scam. Scammers use intimidating language and often offer a "solution" to fix what they say is a serious problem with your Social Security number or account. How can you tell when it's a scam? Social Security will not:

- Say your Social Security number has been suspended.
- Promise a Social Security benefit approval or increase in exchange for information.
- Call to demand an immediate payment.
- Insist you pay a debt without the ability to appeal the amount you owe.
- Require payment by retail gift card, pre-paid debit card, Internet currency, wire transfer, or by mailing cash.
- Ask for your personal information.

Scammers prey on your fears. The stories they tell you would scare anyone. No matter how horrible the story, if they do anything above, it's a scam.

What Should You Do?

If you receive a suspicious call, the safest thing for you to do is:

1. Hang up!
2. Don't share personal information or make a payment.



If you get a threatening call from someone saying they are from Social Security, it is from a scammer.

3. Report the scam to the Social Security Administration's Office of the Inspector General at <https://oig.ssa.gov>.

And, if you receive such threats via e-mail, delete the e-mail and do not click on any links or download any attachments. Even if the e-mail or an attachment contains Social Security's seal or names of real people, ignore it. Then, report the scam.

Other Tips

How about if Social Security needs to contact you? Generally, they will mail you a letter and only contact you by phone if you have requested a call or have ongoing business with them.

Usually, Social Security will mail you a letter that contains telephone numbers for contacting them. You can also contact Social Security by calling 1-800-772-1213 or visiting [SSA.gov](https://ssa.gov).

Scammers are always looking for the next way to trick someone. No matter how someone might try to scam you, learning the warning signs shared here can go a long way to protecting yourself and someone you care about from identifying theft and financial loss.

If you think you have been scammed, don't be embarrassed. Report the scam to Social Security's Office of the Inspector General at <https://oig.ssa.gov> and share this important information with your family and friends.