

# 10 Ways to Avoid Scams:

1. **GET** everything in writing.
2. **ASK** detailed questions about the offer, including the total price and fees, interest rate, delivery date, return or cancellation policy and any warranty terms.
3. **THINK** about the offer before you sign. If you feel pressured, **DO NOT** sign the agreement. **TAKE** the contract home and **READ** the fine print.
4. **RESEARCH** the company or charity. Does the company have an office, or just a mailbox? Does the phone number match the address? When hiring a contractor, check references and negotiate a payment schedule tied to the completion of work.
5. **NEVER** disclose your credit card, bank account or Social Security numbers to someone who contacts you by telephone or Internet.
6. Whenever possible, **DO NOT** pay with cash.
7. **DO NOT DEPOSIT** a check or money order that you receive from a work-at-home offer or a sweepstakes. When they ask you to send money back to them, you will be sending your own money because they sent you a phony check or money order.
8. **NEVER PAY AN UPFRONT FEE** in order to collect a lottery or sweepstakes prize. If they ask you for money before you can collect a prize, then it's a scam.
9. **CHECK** for fraud on your credit card billing statements and credit reports. **KEEP** all of your paperwork, including copies of any complaints you file against a business.
10. **PASSWORD** protect your financial and utility accounts and vital personal records with a clue that is not easily determined.



*A public service of the*

**New York State**

**Consumer Protection Board**

*Advocating for and Empowering NY Consumers*

For further information or to lodge a complaint,  
please visit our website at [www.nysconsumer.gov](http://www.nysconsumer.gov),  
or call our toll free **Consumer Hotline: 1-800-697-1220**