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# The Monthly Brief

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## IMPOSTER SCAMS RISING

Imposter scams are on the rise, including impersonating government officials, law enforcement and even their employees. I've been a target, as has Florida Attorney General Pam Bondi and the IRS.

These scammers typically request a wire payment to stop some non-existent state or federal action or they try to obtain other personal information. A common imposter scam involves posing as law enforcement to target our seniors. Typically they claim a grandchild has been arrested and request a wire transfer or prepaid debit card as bail.

If you receive one of these calls or an email seeking money claiming to be from the IRS or some other government agency, do not respond. Instead, look up the number and call the agency directly.

Watch out for these other imposter scams:

**Charity Scams:** Posing as representatives of a charity in order to solicit funds or obtain credit card info.

**Lottery Scams:** Posing as lottery officials, government agencies or a law firm, they call or email asking for a prepayment to claim the price.

**Utility Scams:** Claim to represent a utility company demanding immediate payment to avoid service shut offs.

If you are a target of these or any other scam, you can get help by contacting the Florida Attorney General via their website at [MyFloridaLegal.com](http://MyFloridaLegal.com) or by calling (866) 9-NO-SCAM. \*Source Pam Bondi Weekly Briefing

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## Phony Loan Scam

Phony Loan Emails Offer Easy Money and reports of this scam are spreading. A classic phishing email with bait designed to take your cash.



**How the Scam Works:** You receive an unsolicited email from an unfamiliar person or company. The email states that you have been approved or pre-approved for a loan. All of the information, including installment amounts and the sum of the total payback, are included in an attached file. If you open the file, you'll see an official looking notice, which includes claims that BBB and several government agencies support this "loan provider." You'll also notice that this loan comes with one big catch. You need to pay a \$150 "insurance fee" upfront. If you do so, your money will disappear, but the loan will never materialize. \*Source BBB

## FUNERAL AND CEMETERY FRAUD

According to the [FBI](http://FBI), Americans, especially seniors, are frequently the target of funeral and cemetery fraud. The typical funeral these days costs almost \$8,000. Often it's planned by family members who are emotionally vulnerable, unsure of costs, and in a rush to get things settled — a recipe for exploitation.

Protection begins with the Federal Trade Commission's "[Funeral Rule](http://Funeral Rule)" which requires funeral service providers to give consumers accurate, itemized price information and disclosures about funeral goods and services. For example did you know that a funeral home must provide a complete casket price and options list before showing a display model? How about a "Casket Gasket"? Sold as a way to keep water out of a casket, funeral homes charge around \$700 for a part that cost them \$20 to make and doesn't work. By law, embalming isn't required for cremations, but many locations will claim it is. These are just a few of the rules you can find in the downloadable [FTC Funeral Rule Guide](http://FTC Funeral Rule Guide). Find even more scam tips on the [AARP](http://AARP), [Forbes](http://Forbes) and [Scam Busters](http://Scam Busters) websites.

Cons continue at cemeteries with reports of lost remains, multiple bodies in a plot, swapping bodies from expensive caskets to cheap ones and even illegal disposals. This type of negligence can be grounds for both criminal and civil penalties.

### Tips for Avoiding Funeral and Cemetery Fraud:

- Be an informed consumer. Take time to call and shop around before making a purchase
- Educate yourself about caskets before you buy as they are not required for cremations.
- Learn the difference between funeral fees for basic services and optional services.
- Read contracts and agreements before signing, and that all requirements are in writing.
- Understand cancellation and refund terms, and any transfer options available to you.
- Carefully investigate any pre-paid funeral package costs as they can be more expensive.
- Do not allow yourself to be pressured into making purchases, signing contracts, or committing funds. Consider bringing a friend or family member with you to all meetings.

\*Sources: FBI, FTC, BBB, Scambusters, AARP, Forbes