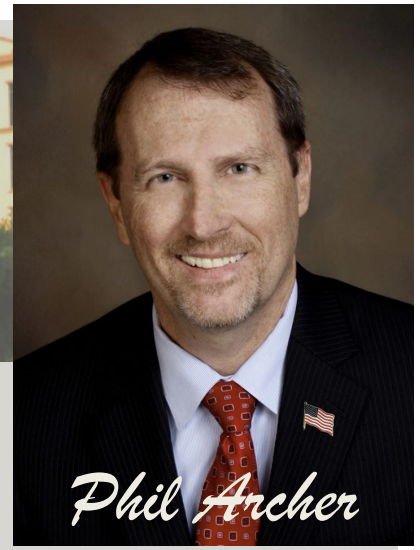




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The Monthly Brief

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GOVERNMENT GRANTS

A free government grant that helps get you out of debt and you don't have to repay sounds well, too good to be true. And it is.

For the past few years, scammers have used phone calls, emails, or posts on Facebook to send the message the government is awarding "free grants." All you need to do is fill out a "guaranteed to be accepted" application. In a few weeks you'll receive your grant and you'll never have to repay the money. You can use the "grant" to pay bills, make repairs, or pay education costs.

This scam is aimed directly at low income families or anyone struggling with debt and looking for help. Crooks posing as government agents confirm all that's needed is a small "processing fee" usually a few hundred dollars. After paying, victims are asked for more fees that seem very official. Whatever the story, one thing is certain; you will never see the money.

[Real government grants](#) don't come easy, their involved and you have to go to the government, they won't come to you. They also don't have advance fees.

[Spot a Grant Scam!](#) Scammers will cold call, ask questions and try to get your personal and bank info. Beware of "sound-a-likes", for example "Federal Grants Administration", sounds real, totally fake. Do the work, run the names, don't get fooled.

Learn what agencies offer grants, if you qualify, and how to apply at [Grants.gov](#) There's even a mobile app and fraud tips!

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Medicare Scams

[Medicare.gov](#) The Better Business Bureau recently reported they have received more than 500 reports of scam calls claiming to be Medicare representatives. It begins with a call that appears to come from Medicare or the Social Security Administration. Those that answered were usually offered a free product like a back or knee brace, medical equipment, or new Medicare cards. Here's the hook, just provide some personal information (name, birthdate, Social Security number) to confirm your identity.

In another version scammers claim they're calling to notify you of a problem with your Social Security or Medicare benefits, like suspicious activity on your account. To avoid a loss of benefits, you'll be asked to provide similar personal info. Some people report a "robocall" directing them to call a number to speak with a representative. Regardless of how they call, the goal is stealing your personal information.

Tips to Avoid This Scam: #1 **Don't** trust a name or number on caller ID. #2 **Don't** answer calls from unknown or unsolicited companies. #3 **Don't** answer questions or press buttons-Hang Up or you'll end up on a call back list. #4 **NEVER share personal info** over the phone, by email, text, or on social media. Nothing good will come from it.

To find out more, visit the BBB's [Health Scams](#) and [10 Steps to Avoid Scams](#) *BBB.org

VACATION RENTAL CONS

Timeshares and vacation rentals are a great way to travel and save some cash. However, they are also great bait for scammers trying to take advantage and trick the unsuspecting. Here's how it works:



Con artists post listings for properties that either aren't for rent, don't exist, or are significantly different than pictured. They promise vacationers low fees and great amenities, but you must hurry and send a payment now as another vacationer is interested in the rental. They will always try to get a quick upfront payment and more if they can. [Craigslist is a growing problem](#) and listings are appearing across social media platforms as well. Most are unregulated and offer no guarantees.

You can [avoid these scams](#) by taking a few practical steps below and [in this video](#).

Ask Questions-Scammers don't usually live locally, so vague answers about the area is a clear red flag. **Check public records**-Look up the address, owner info, Google maps and [images](#) to make sure they all match the listing. **Reviews & Ratings**-If they don't have them keep looking. **Use Credit Cards**-If it's a scam, you can dispute the charge and dramatically limit your liability. Never pay by wire transfer or prepaid cards, they work like paying cash. **Lowest Price**-If the rental rate is much lower than surrounding units beware. Do the online research, use reputable booking sites with fraud protection services, and know that free listings are always more risky. *Komando, Clark Howard, BBB, FTC