

## SSA Talks: Recognize and Report Scams

**Speaker:** Welcome to SSA Talks. This audio series is an opportunity for you to hear directly from Social Security senior leaders about our top priorities and progress and learn about our programs and services. In today's episode, we'll cover how to recognize signs of scam and how to report it with Rebecca Rose, Senior Public Affairs Specialist in the Office of the Inspector General.

**Jeffrey Buckner:** Hi, everybody. I'm Jeffrey Buckner in the Office of Communications. And we are here today to talk about a really important topic, the ways that scammers try to trick people, how we can be vigilant. And to help us, I have a special guest, Rebecca Rose. Welcome. And I think it's really a great idea to start off with, why are you, from our Inspector General's Office, our guest today?

**Rebecca Rose:** Yeah. Thanks so much, Jeffrey. I'm here today to talk to people about how to spot scams. What we say in the OIG is that it's better to educate and teach people the ways to identify scams versus trying to, you know, figure out how to get the money back, because that's something that can be a challenge.

**Jeffrey:** You mentioned about money, and sometimes it's not even just money, is it, Rebecca? Sometimes a scammer is just trying to get information.

**Rebecca:** That is true. Scammers can try to trick people in a multitude of ways to gain access to their identity or to get them to hand off different types of currency or assets.

**Jeffrey:** All right. So why don't we start with what are some of the ways scammers are using to try to trick us, and particularly, why are they successful?

**Rebecca:** I would say we tell people something called the four P's. And so, the first is the scammers are going to pretend to be somebody from a federal agency, usually Social Security

Administration, OIG, or SSA itself. And they're going to say that there's a problem with your Social Security number or that, you know, your Social Security number has been used in a crime, things like that. They're also going to pressure you to act quickly and to not tell anybody to, you know, prey on your psychological fear. And the fourth one is pay. So, they're going to ask you to pay in a specific way, whether that's gift cards, bitcoin, or any other type of internet currency. They may even ask for cash.

**Jeffrey:** Rebecca, what are some of the ways a scammer may actually try to contact somebody? For example, I know Social Security, while it's on social media, we don't direct message anybody.

**Rebecca:** Scammers will try any method that they think will work. So they may try to call, email, text message. They will even send letters that look official but are not official.

**Rebecca:** Now I'm going to play a clip from Kate Kleinert sharing her story and offering advice on recognizing and reporting scams. She was scammed after her husband passed away, and she lost her entire life savings to a romance scam.

**Kate Kleinert:** My name is Kate Kleinert, and I am a 71-year-old widow. I was an executive secretary in my career, married to my very best friend who unfortunately got cancer. And, in the last two years of his life, I left my job. We decided we were going to spend every moment we could together. So, we had no income the last two years of his life. So, after he passed, getting my Social Security was absolutely my lifeline. I had the date circled on the calendar for every month. It was the third Wednesday when I get my, my benefits. And the months where there were five weeks, it was always like, oh, no, I have to wait another week before it gets here because I would be waiting to be able to pay some bills or buy some groceries, or whatever, when the Social Security hit. So, it was a godsend to be able to have that help coming from

Social Security like that. It was wonderful. About two and-a-half, three years ago, when we were in the lockdown of the pandemic, I received a friend request from someone. And I never, ever accept friend requests from anyone who I don't know, but I happened to -- I don't know what it was about that day. I wish I could go back and see what was I thinking, or could I change it, because it certainly changed my life dramatically. But I accepted the friend request, and we started talking. The pictures that were sent, supposedly of this man, Tony, were of a very handsome man in a white coat, like a doctor, and scrubs. So, I felt like, oh, he's, you know, this is like paydirt. He's not only a handsome man, but he's a doctor, too. And in scrubs, I thought he was a surgeon as well. So, this was really something. We exchanged messages on Facebook for a day or two, and then he asked me to download either Hangout or WhatsApp so that we could speak to one another. And I have since learned that both of those apps are 1000% untraceable, and the scammers know that. So, there's no record of where his messages originated, what he said, when he said it, or anything that could be used against him. But he said he wanted to hear my voice, which was so nice. And I have to say, he said the most romantic things to me. And it had been -- my husband had been gone for 15 years at that point. I hadn't heard those kinds of things from anyone in a very long time. He didn't ask for money for the first three months, and by that point I trusted him. He told me he had two children that were in school in England, and even though he was my age, that he had been married to a much younger woman and she had passed away. So, he had these two children, and they were very excited about him having a relationship with me, and they wanted to call me mom. And that was my Achilles heel, because my husband and I were not able to have children, and I waited all my life for somebody to call me mom. So, this was just another aspect of this scam that just, I just fell right into and accepted. So, it was some time before Tony asked for money, and it was actually for his daughter that she

had been sick and needed some medication, needed to see a doctor. And because Tony was fulfilling a contract with the UN and stationed in Iraq doing field surgery, that he could not safely have money on him. There was some plausibility to that for me enough that I went along with it. So, he asked me to get a gift card and send it to her. And I said, how in the world is that going to help? Because I'm in Pennsylvania, she's in England. It's going to take forever to get there. And he said, oh, no, you just take a picture of the front and the back and send her those pictures. And I didn't see how in the world that would work. Doesn't work here in America. You can't walk into a store with a picture of money and, and get something. But I did what he said. And before I got up from the computer, I checked the balance, and it was already back down to zero on the card. So, they had snatched that money the very second, I sent it. Even though part of me, I think in the back of my head I thought, I don't know about this. But he wanted to come to Philadelphia, and of course he needed the airfare, which was \$1,500. He even asked me to write a letter to his supervisor, just to get a little more oomph behind his request for time off. And the supervisor wrote back to me, and said, I'm going to give Tony, grant him his leave time because he's driving us crazy. All he does is talk about you. He talks about you day and night, and he can't wait to meet you. And I'm going to give him his leave time, but I have one request. That you invite me to the wedding. So, of course, that was even more ways of solidifying this relationship for me. I have Tony, I've got the two kids are emailing me every day, and now this supervisor is just -- it's just all, it was a pretty elaborate scheme, I must say. But it just gave me the confidence that this was real. And, of course, the night that he was supposed to be here, I had spent all day getting ready like it was senior citizen prom day. And because this was supposed to be a UN flight, I had no details, so I couldn't call the airport. I couldn't check on the safety of the plane. I was afraid. I did not, did not think it was a scam. I thought something happened to him.

In the morning, at 8 a.m., another person entered the scenario. This was now Tony's lawyer, who was calling to say that when Tony went to take his bag off of the carousel in baggage claim, that two policemen stepped up and arrested him. But now the lawyer said they needed bail money to get Tony out of jail. \$20,000 he wanted from me. Now, at that point, I had already given Tony \$39,000, which was my savings, my 401K, my husband's life insurance. And Tony knew because he had asked me, he knew the day that my Social Security hit. And he would always call me on that day and say, okay, you've got money today, so I need a card for such and such. I need a gift card for this or that. So, he was very tuned into my Social Security and took everything I had. I was, I was barely making minimal payments on the credit card, so the interest kept racking up every month. And I was in a very bad place. But I knew I needed to keep moving. If I curled up in a ball and sat in the corner, I would never get up again. So, I had to stand up and move forward. Romance scams are one of the most underreported scams of all, and yet it's got the highest number of scams out there. People are embarrassed. They don't want to admit that this has happened, so they don't report it. And at my age, even though I think I have some technology under my belt, people older than I am don't. If you don't want someone in your family you know, ask a neighbor's child or even your neighbor who is still working probably knows how to run that. I also did not know that you could put parameters on your Facebook account that would keep the whole world away from it, and it would just be open to friends and family, to people that you wanted to be on there. So that's something that can be done. If the person's profile only has one or two friends, no posts, has only been on there for a little while, that's a big red flag. They are just setting up something to lure you in. The scammers that I've been involved with, there are three categories of occupations that they tout when they're sending pictures. One, of course, is a doctor because that's always a big deal. Then there's the military person and they

send pictures of someone who is, you know, tall and straight and has more medals on his chest it's a wonder he can stand up and not fall over. There's so much, you know, up there. But then there is the hunk that has a T-shirt that's a little bit too tight. He's got a hard hat, jeans, and a tool belt around his waist, and he is on an oil rig, so he has no access to money. So, you are his only contact with the outside world, and he needs you to get money for him. So, watch what you're getting involved in and ask someone to help you with it. And watch who you're getting involved with. And if you don't figure it out yourself, ask someone else to help you check it out.

**Jeffrey:** What is the safest way that I and other people can protect themselves?

**Rebecca:** I tell people, you know, hang up the phone if you think it's a scammer, don't click any links. Don't engage with anything that anyone has sent you. Go to a trusted source, whether that is, you know, your banking app, or whatever you regularly have access to, and check the information there against what you're being told.

**Jeffrey:** So really the answer is better safe than sorry. Don't take an action and risk being a victim. You go to that trusted source for more information.

**Rebecca:** We also highly encourage people to go to [www.ssa.gov/scam](http://www.ssa.gov/scam) to find more information about the types of scams that are out there, resources for reporting, and to see what our latest scam alerts are.

**Jeffrey:** Rebecca, that's a great transition because I, I have a question that I imagine many of our listeners have. So, let's say I've been a victim or maybe just somebody tried to scam me. What do we want our listeners to do? Should they report it? Whether they were a victim or not a victim?

**Rebecca:** Absolutely. You can report scams at the website that I already mentioned. Short form [ssa.gov/scam](http://ssa.gov/scam). You'll see a link there that you can click. And there are specific data points that we collect whether or not somebody was actually scammed. So, it does help us inform other

members of the public of trends and different things that we're seeing. We do use that information. So, it is very important that you share it. And especially if you have been scammed, that's the best way to get that information there. And then, if applicable, our agents will reach out to you to follow up with any other necessary questions or information. While you may not hear from us after submitting your report, rest assured that we do look at every allegation that's received.

**Jeffrey:** All right, Rebecca, you shared really important tips with us today. You talked about ways that scammers try to trick us, signs of a scam, examples, best way someone can protect themselves by not taking an action and how to report a scam, or if they might have had a scam attempted on them. With that in mind, if people have questions and they want to learn more, what's the best step somebody can take?

**Rebecca:** I think the single best step is to educate yourself, and you can do that by going to [ssa.gov/scam](https://ssa.gov/scam). There's a lot of resources there. Also, share this information with your loved ones, your friends, anyone that you think would benefit from this information. The best way is to, you know, protect each other, look out for one another, and share this useful information.

**Jeffrey:** Rebecca, this is really important information. Thanks so much.

**Rebecca:** No, thank you so much for having me.

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