



# Five ways to recognize a Social Security scam

You may have received one of these calls – either a recorded voice or a person falsely claiming to be a government employee, warning you of an issue with your Social Security number, account, or benefits, including identity theft. The caller may threaten arrest or other legal action, or they may offer to increase benefits, protect your assets, or resolve identity theft if you provide payment using a retail gift card, cash, wire transfer, internet currency such as Bitcoin, or a pre-paid debit card.

## How to tell if it's legitimate or a scam

Scammers are aware that people are catching on to their attempts, so they're coming up with new ways to convince Social Security beneficiaries that their frauds are legitimate. Here's what to watch for so you can protect yourself and others from Social Security scams.

- 1. Threatening arrest or legal action:** If you receive a threatening phone call claiming that there's an issue with your Social Security number or benefits, it's a scam. The Social Security Administration (SSA) will never threaten you with arrest or other legal action if you don't immediately pay a fine or fee.
- 2. Emails or texts with personally identifiable information:** If there's a legitimate problem with your Social Security number or record, the SSA will mail you a letter to notify you of any issues.
- 3. Misspellings and grammar mistakes:** If the caller follows up with emails containing falsified letters or reports that appear to be from the SSA or SSA's OIG, look closely. The letters may use government "jargon" or letterhead that appears official in order to help convince victims, but they may also contain misspellings and grammar mistakes.
- 4. Requests for payment by gift or pre-paid card, cash, or wire transfer:** If you do need to submit payments to the SSA, the agency will mail a letter with payment instructions and options through U.S. mail. You should never pay a government fee or fine using retail gift cards, cash, internet currency, wire transfers, or pre-paid debit cards. Scammers ask for payment this way because it's difficult to trace and recover.
- 5. Offers to increase benefits in exchange for payment:** Similarly, SSA employees will never promise to increase your Social Security benefits, or offer other assistance, in exchange for payment.

## How to report a scam

If you think you've been the victim of a Social Security scam, report it immediately to the Federal Trade Commission (FTC) at [FTC.gov/complaint](https://www.ftc.gov/complaint) and to the SSA Office of Inspector General Fraud at [oig.ssa.gov](https://www.oig.ssa.gov).

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