

ALERT BULLETIN

Government Refund & Grant Scam



Don't Be A Victim!



Government Refund & Grant Scam

TYPE OF SCAM

A phone call or an email saying that you qualify for a government refund or grant. The scammers then tell you that you need to pay a small processing fee to qualify to receive a grant or refund for education costs, home repairs, home business expenses, or "money for nothing" grant offers.

DESCRIPTION OF THE SCAM

No legitimate federal government employee would ever call you and tell you that you qualify or have been approved for a grant or any type of refund. People who run scams often claim to provide help and sometimes claim to be "federal government" officials. It is illegal to ask you to pay to apply for or to increase your odds of being awarded a federal grant.

Scammers generally follow a familiar script to gain access to your bank accounts or to get you to make unnecessary one-time payments to them.

Look and listen for these tell-tale lines:

- "This grant/scholarship is guaranteed or your money back."
- "You can't get this information anywhere else."
- "I just need your credit card or bank account number to hold this grant/scholarship."
- "We'll do all the work. You just pay a processing fee."
- "You've been selected" or "you are eligible" to receive a grant/refund.

- "The grant/scholarship will just cost you a one-time fee."

Phone numbers can deceive. Some con artists use Internet technology to disguise their area code in caller ID systems. Although it may look like they're calling from Washington, DC, they could be calling from anywhere in the world. You can't rely on caller ID because scammers know how to rig it to show you the wrong information (aka "spoofing"). Scammers might have personal information about you before they call, so don't take that as a sign they're the real thing. If you're not sure whether you're dealing with the government, look up the official number of the agency.

WHAT THE SCAMMER WANT\$

MONEY! The scammers ask you to pay them upfront, with an offer to give you large sums of money. But these scammers have no access to or authority over any government refund or grant. They are only interested in getting your money.

YOUR RESPONSE

Follow a few basic rules can keep you from losing money to these "government grant" scams:

- * Don't give out your bank account information to anyone you don't know. Scammers pressure people to divulge their bank account information so that they can steal the money in the account. Always keep your bank account information confidential. Don't share it unless you are familiar with the company and know why the information is necessary.
- * Don't pay any money for a "free" government grant. If you have to pay money to claim a "free" government grant, it isn't a government grant and it isn't really free. A real government agency won't ask you to pay a processing fee for a grant that

you have already been awarded—or to pay for a list of grant-making institutions. Specifically, Federal government agencies and employees never ask people to wire money or use a credit/debit card to pay for anything.

- * Take control of the calls you receive. If you want to reduce the number of telemarketing calls you receive, place your telephone number on the National Do Not Call Registry. To register online, visit donotcall.gov. To register by phone, call 1-888-382-1222 (TTY: 1-866-290-4236) from the phone number you wish to register.

VICTIM OF THIS SCAM

If you or someone you know has fallen victim to this type of scam, there are a couple of things you can do. If you gave cash, there is unfortunately very little left to do. However, if you gave a scammer any account details or financial information, you should contact your bank immediately to alert them about this.

You might also wish to report the scam to the Federal Trade Commission at <https://www.ftccomplaintassistant.gov/>, or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. This can help them detect any patterns and help with investigations and prosecutions.

Lisle Police Department
630-271-4200 or 911

This bulletin was prepared by the
Volunteers In Police Services Unit of the
Lisle Police Department