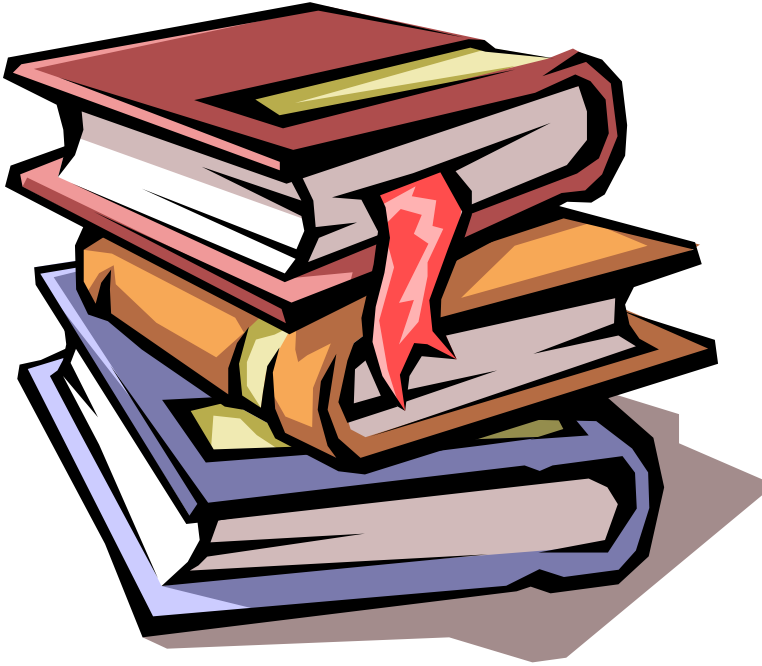


Little Black Book of Scams



Oklahoma Edition

**LEGAL AID SERVICES
OF OKLAHOMA, INC.** 
Making Equal Justice for All a Reality



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Introduction

Every year, Americans lose millions of dollars to the activities of scammers who bombard us with online, mail, door-to-door and telephone scams.

We are pleased to bring you the Oklahoma edition of The Little Black Book of Scams. We hope this book will increase your awareness of the vast array of scams that target Americans and share with you some easy steps you can take to protect yourself.

Scammers do not Discriminate

Scammers target people of all backgrounds, ages, and income levels. Fake lotteries, Internet frauds, get-rich-quick schemes and miracle health cures are some of the favored means of separating the unwary from their hard-earned money. New varieties of these scams appear all the time.

The Internal Revenue Service has seen the devastating effects scams can have on people and their families. One of the best ways to combat this kind of fraud is to take measures to prevent yourself from being caught in the first place.

Protect Yourself

If you want to stay on top of scams, inform yourself on how to recognize the various types of scams and protect your personal information by visiting law enforcement organizations' websites, the stopfraud.gov or other reputable organizations.



Myth Busters

Busting these common myths will minimize your chances of being scammed.

- All companies, businesses and organizations are legitimate because they are licensed and monitored by the government: This is not always true. While there are rules about setting up and running a business or a company, scammers can easily pretend they have approval when they don't. Even businesses that are licensed could still try to scam you by acting dishonestly.
- All Internet websites are legitimate: This is not always true. Websites are quite easy and cheap to set up. The scammers can easily copy an actual website and trick you into believing theirs is legitimate.
- There are short cuts to wealth that only a few people know: This is not always true. Ask yourself the question: if someone knew a secret to instant wealth, why would they be telling their secret to others?
- Scams involve large amounts of money: This is not always true. Sometimes scammers target a large number of people and try to get a small amount of money from each person.
- Scams are always about money: This is not always true. Some scams are aimed at stealing personal information from you

Golden Rules

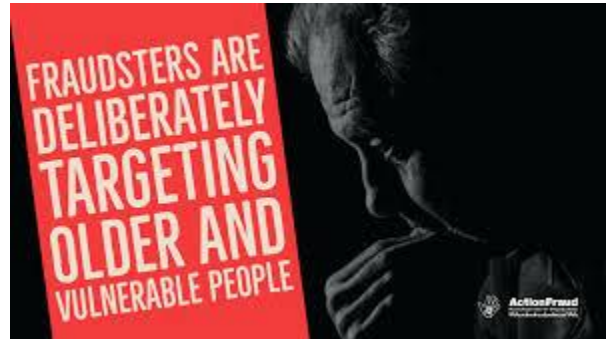
Remember these golden rules to help you beat scammers

- Always get advice from a third party if an offer involves money, personal information, time or commitment.
- There are no guaranteed get-rich-quick schemes—sometimes the only people who make money are the scammers.
- Do not agree to offers or deals right away. If you think you have spotted a great opportunity, insist on time to get independent advice from a third party source before making a decision.
- Do not hand over money or personal information, or sign anything until you have done your homework and checked the credentials of the company that you are dealing with.
- Do not rely on glowing testimonials: find solid evidence of a company's success.
- Log directly on to a website that you are interested in rather than clicking on links provided in an email.
- Never send money, or give credit card or online account details to anyone you do not know and trust.
- If you spot a scam or have been scammed, get help. Contact your local police for assistance. See page 34 for contact information.
- Scammers are imaginative and manipulative. They know how to push your buttons to produce the response they want.

Why are the Elderly Vulnerable to Scams?

Elderly people constitute the vast majority of fraud victims. What makes them so attractive? Well, from the bad guy's perspective, the elderly are more likely:

- Isolated
- Home in the daytime
- Trusting
- Dependent on others
- Fearful of repercussions
- Self-blaming
- Having an attractive nest egg of retirement and social security
- Too polite and trusting
- Perceived as poor witnesses



While we understand what draws scammers to the elderly, there is no general profile for a scam victim. It appears, however, that susceptibility is largely situational to victims' personal circumstances. Thus, for example, an older person living with remedies may not feel he or she pulls their weight in terms of income. Such people may fall prey to investment or work-from-home scams. People with chronic or incurable illnesses make good targets for medical or "miracle cure" scams.

Some things we do know:

1. Elderly individuals tend to be more socially isolated, especially after the loss of a loved one. They become vulnerable to scammers because they are willing to let others in, even if only for conversations sake. Current research indicates people are more likely to be victimized if isolated and lacking someone to



discuss an investment proposal with. Elderly scam victims are less likely to be married and more likely to be widowed or divorced. Sadly, fraud victimization seems to go hand in hand with social isolation—whether involuntary or voluntary. Common scams can range from Ponzi schemes to identity theft. Fraudsters often strike during times a senior's life may be more vulnerable, like a health crisis or after the death of a loved one. Scammers gather personal details from obituaries and social media posts and use this information to target their victims. Some also may attempt to exploit trust within seniors' social and support groups to become more involved in their lives.

2. A lack of understanding rapid technological changes makes it more difficult and complicated for the elderly, and many victims may not even realize that they've somehow allowed their funds to be depleted. Increase in the online presence of senior citizens steadily increases.

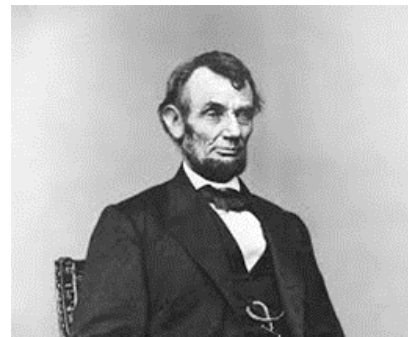


Generally, they have more difficulty orienting themselves to the Net than younger adults because it is a

technology that simply did not exist while they were growing up. Without proper knowledge of common Internet scams and how to safely browse the Internet, many elderly individuals fall prey to predators.

3. Experts once believed that very trusting people would be inclined to believe others generally, putting themselves at a higher level of risk. More recent studies found no significant relation between trust and victimization. They suggest that highly trusting people may be better at differentiating between trustworthy and untrustworthy others, and also assess a given transaction by other factors such as fairness.

The Trust factor therefore remains inconclusive at this point, but healthy



skepticism and critical thinking are never out-of-place. As one writer put it: “As Abraham Lincoln once said: ‘Don’t believe everything you read on the internet.’”

4. As old age approaches, there is a significant increase in conditions or disabilities which affect one's memory. Forgetfulness or other cognitive impairments make a person more susceptible to financial exploitation. Most seniors don't have cognitive impairment or dementia. In fact a recent study indicates that the prevalence of cognitive impairment



has actually declined in America. Symptoms of mild cognitive impairment can include losing items, forgetting to do things or go to appointments, or struggling to come up with words. A loss of smell and taste and movement issues can also be symptoms. People with mild cognitive impairment are fully capable of taking care of themselves, and not everyone with mild cognitive impairment goes on to develop dementia. Lifestyle, overall health, education, medication and other factors all figure into the mix. Victimization by a fraudster does not mean Mom has “lost it” or “is losing it.” In fact, jumping to that conclusion is just what the scammers count on.

Spoofting

It's like a scene from a late-night from a late-night horror flick. You know, the one where the babysitter receives threatening calls only to be told by the police that the calls came from inside the house.

Imagine your own surprise when you get a call and the caller ID displays your own number. Surely you didn't call yourself, so what gives?

It's called spoofting, and it's a scam. Spooft technology allows the scammer to steal other folks' number so that it shows up on Caller ID as that of a friend, neighbor, or local business. They avoid the suspicion that an (800) (900) or out-of-state number might trigger by posing as an innocent local number. You soon find out that the caller is not the friend or neighbor you thought it was, and the caller tries to peddle a loan, a credit card, or other product, or they ask you to provide information.

Make no mistake: spoofting is a scam. But, given the state of technology and the number of phone companies, it's a difficult scam to combat.

Sometimes the call will come from your own phone number or a number just a



digit or two off from your number. The caller will then say that it's from the phone company testing the line and requiring identifying information such as social security numbers or dates of birth.

If you receive a call from yourself, the safest approach is to simply not answer. The same is true for a call from a number nearly identical to yours, unless you recognize it as that of a friend or neighbor.

The moment you realize that the number on your Caller ID was a decoy, hang up immediately.

Do not disclose any information of any sort.

Sometimes you may be requested to punch a number or series of numbers to test the line, or you may be given a number to punch in to remove yourself from their calling list. **Do Not punch those numbers!!**

Lotteries, Sweepstakes, and Contests

Many Americans are lured by the excitement of a surprise win and find themselves sending huge amounts of money to claim fake prizes.

What to look for

You cannot win money or a **prize in a lottery** unless you have entered it yourself, or someone else has entered it on your behalf. You cannot be chosen as a random winner if you don't have an entry.

Many lottery scams try to trick you into providing your banking and personal details to claim your prize. You should not have to pay any fee or tax to claim a legitimate prize.

Don't be fooled by claims that the offer is legal or has government approval—many scammers will tell you this. Instead of receiving a grand prize or fortune, you will lose every cent that you send to a scammer. And if you have provided other personal details, your identity could be misused too.

A fake prize scam will tell you that you have won a prize or a contest. You may receive a phone call, an email, a text message or see a pop-up screen on



your computer. There are often costs involved with claiming your prize, and even if you do receive a prize, it may not be what was promised to you.

The scammers make their money by making you pay fees or taxes, call their phone numbers, or by sending you text messages to claim your prize. These phone calls can be very expensive, and the scammers will try to keep you on the line for a long time or ask you to call a different number.

Protect Yourself

Remember	Legitimate lotteries do not require you to pay a fee or tax to collect winnings.
Caution	Never send money to anybody you don't know and trust.
Think	Don't provide personal banking details to anyone that you do not know and trust.
Investigate	Examine all of the terms and conditions of any offer very carefully—claims of free or very cheap offers often have hidden costs. Calls to 1-800 phone numbers or text messages that charge you can be very expensive.
Ask Yourself	Did I enter this contest? You cannot win money or a prize in a contest unless you have entered it yourself, or someone else has entered it on your behalf.

Pyramid Schemes

Pyramid schemes promise a large financial return for a relatively small cost. Pyramid schemes are illegal and very risky—and can cost you a lot of money.



What to look for

In a typical pyramid scheme, unsuspecting investors are encouraged to pay large membership fees to participate in moneymaking ventures. The only way for you to ever recover any money is to convince other people to join and to part with their money as well. People are often persuaded to join by family members or friends. But there is no guarantee that you will get back your initial investment.

Although pyramid schemes are often cleverly disguised, they make money by

recruiting people rather than by selling a legitimate product or providing a service. Pyramid schemes inevitably collapse and you will lose your money. In the United States, it is a crime to promote a pyramid scheme or even to participate in one.

Ponzi schemes are fraudulent investment operations that work in a similar way to pyramid schemes. The Ponzi scheme usually lures in new and well-to-do investors by offering higher returns than other investments in the

form of short-term returns that are either abnormally high or unusually consistent.

The schemer usually interacts with all the investors directly, often persuading most of the existing participants to reinvest their money, thereby minimizing the need to bring in new participants as a pyramid scheme will do.

Be cautious, but do not be discouraged from carefully researching business opportunities based on commissions. There are many legitimate multi-level marketing opportunities where you can legally earn an income from selling genuine products or services.

Protect Yourself

Remember	Pyramid and Ponzi schemes may be sent to you from family members and people you trust—they might not know that they could be illegal or that they are involved in a scam
Caution	Never commit to anything at high-pressure meetings or seminars
Think	Don't make any decisions without doing your homework—research the offer being made and seek unbiased advice from a third party before making a decision.
Investigate	Examine all of the terms and conditions of any offer very carefully—claims of free or very cheap offers often have hidden costs. Calls to 1-800 phone numbers or text messages that charge you can be very expensive.
Ask Yourself	If I am not selling an actual product or service, is participation in this activity legal?

Money Transfer Requests

Money transfer scams are on the rise. Be very careful when someone offers you money to help transfer their funds. Once you send money to someone, it can be very difficult, if not impossible, to get it back.

What to look for

The Nigerian scam (also called the 419 fraud) has been on the rise since the early-to-mid 1990 in the United States. Although many of these sorts of scams originated in Nigeria, similar scams have been started all over the world (particularly in other parts of West Africa and in Asia). These scams are increasingly referred to as “advance fee fraud.”



In the classic Nigerian scam, you receive an email or letter from a scammer asking your help to transfer a large amount of money overseas. You are then offered a share of the money if

you agree to give them your bank account details to help with the transfer. They will then ask you to pay all kinds of taxes and fees before you can receive your “reward”. You will never be sent any of the money, and will lose the fees you paid.

Then there is the scam email that claims to be from a lawyer or bank representative advising that a long-lost relative of yours has died and left you a huge inheritance. Scammers can tell such genuine sounding stories that you could be tricked into providing personal documents and bank account details so that you can confirm their identity and claim your inheritance. The “inheritance” is likely to be non-existent and, as well as losing any money you might have paid to the scammer in fees and taxes, you could also risk having your identity stolen.

If you or your business is selling products or services online or through newspaper classifieds, you may be targeted by an overpayment scam. In response to your advertisement, you might receive a generous offer from a

potential buyer and accept it. You receive payment by check or money order, but the amount you receive is more than the agreed price. The buyer may tell you that the overpayment was simply a mistake or they may invent an excuse, such as extra money to cover delivery charges. If you are asked to

refund the excess amount by money transfer, be suspicious. The scammer is hoping that you will transfer the refund before you discover that their check or money order was counterfeit. You will lose the transferred money as well as the item if you have already sent it.

Protect Yourself

Remember	If you have been approached by someone asking you to transfer money for them, it is probably a scam
Caution	Never send money or give credit card or online account details to anyone you do not know and trust
Think	Don't accept a check or money order for payment for goods that is more than what you agreed upon. Send it back and ask the buyer to send you payment for the agreed amount before you deliver the goods or services.
Investigate	Examine the information on the FBI website http://www.fbi.gov/scams-safety/fraud for information on how to protect yourself against money transfer scams.
Ask Yourself	Is it really safe to transfer money for someone I do not know?

Internet Scams

A lot of Internet scams take place without the victim even noticing. You can greatly reduce the chances of being scammed on the Internet if you follow some simple precautions.

What to look for

Scammers can use the Internet to promote fraud through unsolicited or junk emails, known as spam. Even if they only get a handful of replies from the millions of emails they send out, it is still worth their while. Be wary of replying, even just to “unsubscribe”, because that will give a scammer confirmation that they have reached a real email address.

Any email you receive that comes from a sender you do not know, is not specifically addressed to you, and promises you some benefit is likely to be spam.

Malicious software—also referred to as malware, spyware, key loggers, Trojan horses, or Trojans—poses online security threats.

Scammers try to install this software on your computer so that they can gain access to files stored on your computer and other personal details and passwords.

Scammers use a wide range of tricks to get their software onto your computer. They may trick you into clicking on a link or pop-up message in a spam email, or



by getting you to visit a fake website set up solely to infect people’s computers.

Phishing scams are all about tricking you into handing over your personal and banking details to scammers. The emails you receive might look and sound legitimate but in reality real organizations like a bank or a government authority will never expect you to send your personal information by an email or online.

Scammers can easily copy the logo or even the entire website of a real organization. So don’t just assume an email you receive is legitimate. If the email is asking you to visit a website to “update”, “validate” or “confirm” your account information, be skeptical.

Delete phishing emails. They can carry viruses that can infect your computer. Do not open any attachments or follow any links in phishing emails.

Online auctions and Internet shopping can be a lot of fun and can also help you find good deals. Unfortunately, they also attract scammers.

Scammers will often try to get you to deal outside of online auction sites. They may claim the winner of an auction that you were bidding on has pulled out

and offer the item to you. Once you have paid, you will never hear from them again and the auction site will not be able to help you.

Protect Yourself

Remember	If you choose to shop online or participate in online auctions, make sure you know about refund policies and dispute-handling processes, and be careful that you are not overcharged. Also, you may want to use an escrow service, such as PayPal. This service will hold your payment and only release it to the seller once you have confirmed that you received what you paid for. There is usually a small fee for this service. A legitimate bank or financial institution will never ask you to click on a link in an email or send your account details through an email or website.
Caution	Never buy from bidders with poor ratings on auction sites, and do your best to ensure that you are only making purchases from genuine shopping sites. Never provide your personal, credit card or account information unless you are certain the site is genuine
Think	Don't reply to spam emails, even to unsubscribe, and do not click on any links or call any telephone number listed in a spam email. Make sure you have current protective software or get advice from a computer specialist.
Investigate	If an email or pop-up offers you a product or service that genuinely interests you and it seems reasonable, be sure that you understand all the terms and conditions and costs involved before making a purchase or providing your details.
Ask Yourself	By opening this suspect email, will I risk the security of my computer? Are the contact details provided in the email correct? Telephone your bank or financial institution to ask whether the email you received is genuine.

Cell Phone Scams

Cell phone scams can be difficult to recognize. Be wary of somebody who talks as if they know you or of redialing a missed call from an unknown number—there may be hidden charges.

What to look for

Ringtone scams might attract you with an offer of a free or low-cost ringtone. What you may not realize is that by accepting the offer, you may actually be subscribing to a service that will keep sending you ringtones—and charging you a large amount for them. There are many legitimate companies selling ringtones, but there are also scammers who will try to hide the true cost of taking up the offer.

Scammers either don't tell you that your request for the first ringtone is actually a

subscription to a ringtone service, or it may be obscured in fine print related to the offer. They also make it difficult for you to stop the service. You have to actively “opt out” of the service to stop the ringtones and the associated charges.

Missed call scams start by scammers calling your phone and hanging up so quickly that you can't answer the call in time. Your phone registers a missed call and you probably won't recognize the number. You may be tempted to call the number to find out who called you. If it is a scam, you could be paying for the call without knowing.

Text message scams work in a similar way, but through a Short Message Service (SMS). Scammers send you a text message from a number you may not recognize, but it sounds like it is from a friend—for instance: “Hi, it's John. I'm back! When are you free to catch up?” If you reply out of



curiosity, you might be charged for SMS text messages.

An SMS contest or SMS trivia scam usually arrives as a text message or in an advertisement and encourages you to take part in a trivia contest for a grand prize. All you need to do is answer a certain number of questions correctly. The scammers make money by

charging extremely high rates for the messages you send and any further messages they send to you. With trivia scams, the first set of questions will be very easy. This is meant to encourage you to keep playing. However, the last one or two questions that you need to answer to claim your “prize” could be very difficult or impossible to answer correctly.

Protect Yourself

Remember	Text “STOP” to end unwanted text messages or to end unwanted subscriptions.
Caution	Never reply to text messages offering you free ringtones or missed calls from numbers that you do not recognize.
Think	Don’t call or text phone numbers beginning with 1-800 unless you are aware of the cost involved, and carefully read any terms and conditions when texting short codes like “TEXT WIN” to 5555.
Investigate	Read all the terms and conditions of an offer very carefully. Services offering free or very cheap products often have hidden costs
Ask Yourself	Do I know how to stop any subscription service I want to sign up to?

Health and Medical Scams

Medical scams prey on human suffering. They offer solutions where none exist or promise to simplify complex health treatments.

What to look for

Miracle cure scams offer a range of products and services that can appear to be legitimate alternative medicines, usually promising quick and effective remedies for serious medical conditions. The treatments claim to be effective against a very wide range of ailments and are often promoted using testimonials from people who have used the product or service and have been “cured”.

Weight loss scams promise dramatic weight loss with little or no effort. This type of scam may involve an unusual or restrictive diet, revolutionary exercise or “fat-busting” devices, or breakthrough products such as pills, patches or creams. The products are promoted with the use of false claims such as “lose 10 pounds in 10 days” or “lose weight while you sleep”, and often require large advance payments or that you enter into a long-term contract to participate in the program.

Fake online pharmacies use the Internet and spam emails to offer drugs and medicine at very cheap prices and/or without the need for a

prescription from a doctor. If you use such a service and you actually do receive the products in response to your order, there is no guarantee that they are the real thing.

There are legitimate online pharmacies. These businesses will have their full contact details listed on their website and will also require a valid prescription before they send out any medicine that requires one.



Protect Yourself

Remember	There are no magic pills, miracle cures or safe options for serious medical conditions or rapid weight loss.
Caution	Never commit to anything under pressure.
Think	Don't trust an unsubstantiated claim about medicines, supplements or other treatments. Consult your healthcare professional.
Investigate	Check for published medical and research papers to verify the accuracy of the claims made by the promoters.
Ask Yourself	If this really is a miracle cure, wouldn't my healthcare professional have told me about it?

Emergency Scams

Emergency scams target grandparents and play upon their emotions to rob them of their money.

What to look for

In the typical scenario of an emergency scam, a grandparent receives a phone call from a scammer claiming to be one of his or her grandchildren. Callers go on to say that they are in some kind of trouble and need money immediately. They claim to have been in a car accident, are having trouble returning

from a foreign country, or they need bail money.

You may get a call from two people, one pretending to be your grandchild and the other pretending to be either a police officer or a lawyer. Your “grandchild” asks you questions during the call, getting you to volunteer personal information.



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Callers say that they don't want other family members to find out what has happened. You will be asked to wire some money through a money transfer company. Often, victims don't verify the story until after the money has been sent.

In some cases, scammers pretend to be your old neighbor or a friend of the family, but for the most part, the emergency scam is directed at grandparents.

Protect Yourself

Remember	Scammers are counting on the fact that you will want to act quickly to help your loved ones in an emergency.
Caution	Never send money to anyone you don't know and trust. Verify the person's identity before you take any steps to help.
Think	Don't give out any personal information to the caller.
Investigate	Ask the person questions that only your loved one would be able to answer. Call the child's parents or friends to verify the story.
Ask Yourself	Does the caller's story make sense?

Dating and Romance Scams

Despite the many legitimate dating websites, there are many dating and romance scams as well. Dating and romance scams try to lower your defenses by appealing to your romantic and compassionate side.

What to look for

Some dating and romance scams work by setting up a dating website where you pay for each email or message you send and receive. The scammer will try to hook you in by continuing to send you vague-sounding emails filled with talk of love or desire. The scammer might also send emails filled with details of their home country or town that do not refer to you much at all. These are attempts to keep you writing back and paying money for use of the scammer's dating website.

Even on a legitimate dating site, you might be approached by a scammer—perhaps someone who claims to have a very sick family member or who is in the depths of despair (often these scammers claim to be from Russia or Eastern Europe). After they have sent you a few messages, and maybe even a glamorous photo, you will be asked (directly or more subtly) to send them money to help their situation. Some scammers even arrange to meet with you, in the hope that you give them



presents or money—and then they disappear.

In other cases, scammers will try to build a friendship with you, perhaps even sending you flowers or other small gifts. After building a relationship, the scammer will tell you about a large amount of money they need to transfer out of their country, or that they want to share with you. They will then ask for your banking details or money for an administrative fee or tax that they claim needs to be paid to free up the money.

Protect Yourself

Remember	Check website addresses carefully. Scammers often set up fake websites with very similar addresses to legitimate dating websites.
Caution	Never send money, or give credit card or online account details to anyone you do not know and trust.
Think	Don't give out any personal information in an email or when you are chatting online.
Investigate	Make sure you only use legitimate and reputable dating websites.
Ask Yourself	Would someone I have never met really declare their love for me after only a few letters or emails?

Charity Scams

Oklahomans usually fall within the top five volunteers and charitable givers among the Fifty States. Charity scams take advantage of people's generosity and kindness by asking for donations to a fake charity or by impersonating a real charity.

What to look for

Charity scams involve scammers collecting money by pretending to be a real charity. The scammers can approach you in many different ways—on the street, at your home, over the phone, or on the Internet. Emails and collection boxes may even be marked with the logos of genuine charities.

Often, the scammer will exploit a recent natural disaster or famine that has been in the news. Other scammers play on your emotions by pretending to be from charities that help children who are ill.

Scammers can try to pressure you to give a donation and refuse to provide details about the charity, such as their address or their contact details. In other cases, they may simply provide false information.

Not only do these scams cost people money; they also deter much needed donations away from legitimate charities

and causes. You can also contact your local Better Business Bureau to see if they have any information about the organizations that interest you. If the charity is genuine and you want to make a donation, get the charity's contact details from the phone book or a trusted website.



If you do not want to donate any money, or you are happy with how much you may have donated to charities already, simply ignore the email or letter, hang up the phone, or say no to the person at your door. You do not have to give any money at all.

Protect Yourself

Remember	If you have any doubts at all about the person asking for money, do not give them any cash, credit card or bank account details.
Caution	Never give out your personal, credit card or online account details over the phone unless you made the call and the phone number came from a trusted source.
Think	If in doubt, approach an aid organization directly to make a donation or offer support.
Investigate	Make sure you only use legitimate and reputable dating websites.
Ask Yourself	Search the Internal Revenue Agency database to check that the charity that has approached you is genuine.

Job and Employment Scams

Job and employment scams target people looking for a job. They often promise a lot of income—sometimes they even guarantee it—for little or no effort.



What to look for

Work-from-home scams are often promoted through spam emails or advertisements online or in newspaper ads. Most of these advertisements are not real job offers. Many of them are fronts for illegal money-laundering activity or pyramid schemes.

You might get an email offering a job where you use your bank account to receive and pass on payments for a foreign company. Or you might be

offered a job as a “secret shopper” hired to test the services of a check-cashing or a money transfer company. Some “job offers” promise that you will receive a percentage commission for each payment you pass on. Sometimes, scammers are just after your bank account details so they can access your account. They might also send you a counterfeit check along with instructions for you to cash the check and transfer a

portion of the sum over a money transfer service.

“business plan”, certain start-up materials or software.

A guaranteed employment or income scam claims to guarantee you either a job or a certain level of income. The scammers usually contact you by spam email and the offers often involve the payment of an up-front fee for a

There are a range of scams promoted as business opportunities. You may be required to make an upfront payment (for something that does not work or is not what you expected) or to recruit other people to the scheme (refer to pyramid schemes on page 12).

Protect Yourself

Remember	There are no shortcuts to wealth—the only people that make money are the scammers.
Caution	Never send your bank account or credit card details to anybody you do not know and trust. If you cash the check and it turns out to be counterfeit, you could be held accountable for the entire monetary loss by your bank.
Think	Don't make any decisions without carefully researching the offer. Seek independent advice before making a decision.
Investigate	Beware of products or schemes claiming to guarantee income and job offers requiring payment of an upfront fee or sending money through a money transfer service. Make sure any franchise business opportunity is legitimate.
Ask Yourself	Did I get all the details in writing before paying or signing anything?

Small Business Scams

Scams that target small businesses can come in a variety of forms—from bills for advertising or directory listings that were never ordered to dubious office supply offers.

What to look for

Small business operators and individuals with their own Internet sites continue to be confused and caught by unsolicited letters warning them that their Internet domain name is due to expire and must be renewed, or offering them a new domain name similar to their current one.

If you have registered a domain name, be sure to carefully check any domain name renewal notices or invoices that you receive. While the notice could be genuine, it could also be from another company trying to sign you up, or it could be from a scammer.

- Check that the renewal notice matches your current domain name exactly. Look out for small differences—for example, “.com” instead of “.org” or missing letters in the URL address.
- Check that the renewal notice comes from the company with which you originally registered your domain name.



- Check your records for the actual expiration date for your existing domain name.

A **directory** listing or **unauthorized advertising** scam tries to bill a business for a listing or advertisement in a magazine, journal or business directory, or for an online directory listing.

The scam might come as a proposal for a subscription disguised as an update of an existing listing in a business directory. You might also be led to believe that you are responding to an offer for a free listing when in fact it is an order for a listing requiring later payment.

Another common approach used by scammers is to call a firm asking to confirm details of an advertisement that

they claim has already been booked. The scammer might quote a genuine entry or advertisement your business has had in a different publication or directory to convince you that you really did use the scammer's product.

Be wary of **order forms** offering advertising opportunities in business directories. These order forms may look like they originate from a well-known supplier of directory advertising, when they don't.

An **office supply** scam involves you receiving and being charged for goods

that you did not order. These scams often involve goods or services that you regularly order—for example, paper, printing supplies, maintenance supplies or advertising.

You might receive a phone call from someone falsely claiming to be your “regular supplier”, telling you that the offer is a “special” or “available for a limited time”, or pretending to only confirm your address or existing order.

If you agree to buy any of the supplies offered to you, they will often be overpriced and of bad quality.

Protect Yourself

Remember	Make sure that the people processing the invoices or answering telephone calls are aware of these scams. They will most often be the point of contact for the scammers. Always check that goods or services were both ordered and delivered before paying an invoice.
Caution	Never give out or update any information about your business unless you know what the information will be used for.
Think	Don't agree to a business proposal over the phone—always ask for an offer in writing. Limit the number of people in your business that have access to funds and have the authority to approve purchases.
Investigate	If a caller claims that I have ordered or authorized something and I do not think it sounds right, shouldn't I ask for proof?
Ask Yourself	Effective management procedures can go a long way towards preventing these scams from succeeding. Having clearly defined procedures for the verification, payment and management of accounts and invoices is an effective defense against these types of scams.

Service Scams

Many Americans are being targeted by individuals claiming to offer reduced rates or deals for various services.

What to look for

These scams typically involve individuals that make offers for telecommunications, Internet, finance, medical and energy services. This category of scams may also include offers such as extended warranties, insurance, and door-to-door sales.

The two most reported service scams targeting Americans are the antivirus software scam and credit card interest rate reduction scams.

The scammers involved in the antivirus software scam promise to repair your computer over the Internet. This can involve the installation of software or permission to have remote access to your computer. Payment for the software or repair is typically made by credit card.

Downloading software from an unknown source or allowing someone to remotely access your computer is risky.

Scammers could use malicious software to capture your personal information such as user names and passwords, bank account information, identity information, etc.

Everyone likes to get a deal and scammers know this. The people behind credit card interest rate reduction scams



often impersonate financial institutions and claim to negotiate with credit card companies to lower your interest rates. They guarantee they can save you thousands of dollars in interest. The caller will tell you that the lower interest rates are for a limited time only and that you need to act now.

You might receive an automated call, prompting you to “press 1” and provide personal information, such as your date of birth and credit card number. You will also be asked to pay a fee up front for the service. The scammers will use this

information to make purchases on your credit card or to access cash advances.

Protect Yourself

Remember	Only your service provider can offer you a better rate or price for their services.
Caution	Be wary of unsolicited calls from people offering a great deal “for a limited time only”.
Think	Don’t give out your credit card number over the phone unless you made the call and the number came from a trusted source.
Investigate	By offering up this information, am I putting myself at risk?
Ask Yourself	If a caller claims to represent your bank, telephone your bank to ask whether the offer you received is genuine.

Psssssst.....

Psssssst.....

HEY! YOU! Yes you!

Did you know that the COVID-19 pandemic has caused a heightened level of confusion, desperation, and fear in our society?

Did you know that because of the increased level of desperation, confusion, and fear some of us are going to make emotional decisions which could lead to being robbed?

Sams-Hockaday & Associates Inc., a leading insurer of older adults, reports today's elderly population is more trusting and less likely to report fraud. (Protect Yourself AVOID COVID-19 Vaccine Scams. Retrieved November 2, 2022) And, according to the Federal Bureau of Investigations (FBI), and Senior Medicare Patrol (SMP) this makes senior citizens the preferred targets for fraudsters. Scammers view you as vulnerable, an easy mark. Yes! You, the senior population. Those who have worked hard to save money for retirement, who have paid for a home, and are supposed to be enjoying your Golden Years!

Senior citizens are at greater risk for serious illnesses from the COVID-19 virus. Therefore, it is common that they have an increased level of concern.



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COVID-19 criminals know this too and they will use confusion, desperation, and fear to target what you worry about most: health, family, and finances. They intend to steal your information, your money, and monies from the US Government and federal health programs in YOUR name.

The U.S. Department of Health and Human Services Office of Inspector General (USHHS) wants you to be aware that the crooks are staying informed by watching the news, visiting social media platforms websites and other ways. They are adapting their scams to the latest COVID developments. (Fraud alert: Covid-19 scams 2022) The bad guys mimic information provided to the public obtain enough information from you to rob you

How?

Glad you asked!

According to USHHS, scammers use testing sites, telemarketing calls, text messages, emails, social media platforms. Sometimes they go door-to-door to carry out COVID-19-related thefts. These perpetrators are lying and being deceptive about COVID-19 testing, vaccines, and treatments.

Victims, especially Medicare beneficiaries, are contacted by phone, email, and social media and asked to pay for the COVID-19 vaccine and/or for payment to be put on a vaccine list or to reserve a spot for the vaccine. Likewise, crooked advertisers use the same means to sell fake COVID-19 vaccines or a cure. Vaccines are free. AND COVID-19 updates will NOT be reported for the first time in an ad on television or on social media.

Sadly, there are also some medical labs pursuing Medicare and federal health care programs with Covid-19 fraud schemes. They use testing sites to target retirement communities and are billing fraudulent charges. COVID tests are being offered, however, these labs are billing federal health care programs and Medicare for unnecessary medical services not related to COVID or provided to the beneficiaries. (Fraud alert: Covid-19 scams 2022). These fraudulent charges cause beneficiaries to face potential harm through medical identity theft by negatively impacting

their medical record, their health insurance costs and eventually, their credit report.

Scammers also send emails and texts with links or attachments regarding COVID related benefits. If you click on the link or open the attachment, malware will be installed on your device and your passwords and other information can be stolen. The COVID criminals may also call, email, or text you claiming to be from a health care provider's office, pharmacy, health insurance company or Medicare. The hint that they are not from a reputable business and are crooks, is if they ask for your Social Security number, credit card number, or your bank account number. **DISENGAGE!!!!** Hang up the phone, block the phone number, mark the email as spam or delete it!

I know, I know. This is a lot of information to absorb. And COVID-19 scams change like the Oklahoma weather. These criminals modify their strategies to adapt to the updated information they see on the news channels, social media platforms and other means. They keep up with the current COVID-19 data. Their intent is to be convincing enough for you to give them sufficient personal information to rob you. You must be just as vigilant in protecting yourselves. Knowledge is

key. Remember, these are professional criminals.

A good rule of thumb is: if in doubt STOP the process, whatever the form of contact. ALWAYS trust your instincts. If you suspect something is off, it most likely is. Go with that, you are probably right. ASK questions, ASK hard questions, ASK direct questions and then RESEARCH for yourself before you reveal personal information.

It may be uncomfortable, it may seem rude, or even disrespectful, or it may

even be out of character for you to say no, hang up the phone, or close the door in someone's face. Scammers count on these reactions. Remember, we live in a world where criminals prey on those they deem vulnerable through fear, confusion, and desperation tactics. They want victims afraid, confused, or desperate enough to believe that you must provide the information they or something bad will happen. OR that you will benefit greatly by getting a cure, preference receiving the latest vaccine, or a stimulus check and so on.

NEVER FEAR! HELP IS HERE!

Listed below are ways to protect yourself:

- Never pay to sign up for the COVID-19 vaccine. It costs nothing to make an appointment.
- Use only trusted sources such as your own doctor, [cdc.gov](https://www.cdc.gov), and your local health department.
- Beware of COVID-19 testing or treatments promoted on social media platforms. If you schedule a test online, verify that it is an approved testing site. A list can be found on an official government website.
- You can only get the vaccine from a federal and state approved location. It cannot be bought online PERIOD!
- Avoid any COVID-19 testing site requiring your financial or medical information to receive a test.
- Purchase only FDA approved COVID-19 test kits from legitimate providers.
- No one from a health care provider's office, pharmacy, health insurance company or Medicare will call, email or text you and request your Social Security number, credit card number, or bank account number for you to get the vaccine.
- Beware of unsolicited requests for their personal, medical, and financial information. Medicare will not call beneficiaries to offer COVID-19 related products, services, or benefit review.
- Hang up and call back. If the person claims to be from a health care provider's office, pharmacy, health insurance company or Medicare, get their name. Look up the health care provider's office, pharmacy, health insurance company or Medicare's number for yourself and call. If the person claims that you will get into trouble if you hang up, more than likely it is someone attempting to rob you.
- Never open attachments or click on links from unknown or unsolicited senders. One of the things I do, when I receive emails from a source that I question, is that I hit the "reply all" in the email. In doing so, I get the email address of the sender. Ten times out of ten if the email is from a scammer, it will be a long, long email address that does not connect to the subject or content sent. Mark it as spam.

For accurate and up-to-date information on COVID-19, please visit www.coronavirus.gov and www.cdc.gov/coronavirus.

Scams and You:

What to do if you Get Scammed

Your authorities may not always be able to take action against scams, even if it seems like a scammer might have broken the law.

Reducing the damage

Although it may be hard to recover any money that you have lost to a scam, there are steps you can take to reduce the damage and avoid becoming a target for a follow-up scam. The more quickly you act, the greater your chance of reducing your losses. Report a scam. By reporting the scam to authorities, they may be able to warn other people about the scam and minimize the chances of the scam spreading further. You should also warn your friends and family of any scams that you come across. Details on how to report a scam are on page 30 of this publication.

If you have been tricked into signing a contract or buying a product or service

Contact your Sheriff of District Attorney's office and consider getting independent advice to examine your options: there may be a cooling-off period or you may be able to negotiate a refund.

If you think someone has gained access to your online account, telephone banking account or credit card details

Call your financial institution immediately so they can suspend your account and limit the amount of money you lose. Credit card companies may also be able to perform a "charge back" (reverse the transaction) if they believe that your credit card was billed fraudulently.

Do not use contact details that appear in emails or on websites that you are suspicious of—they will probably be fake and lead you to a scammer. You can find legitimate contact details in the phone book, an account statement or on the back of your ATM card.

If the scam relates to your health

Stop taking any pills or substances that you are not sure about. See a doctor or other qualified medical professional as soon as you can. Be sure to tell them about the treatment that the scammer sold (take along any substances, including their packaging). Also tell them

if you have stopped any treatment that you were taking before the scam.

If you have sent money to someone that you think may be a scammer

If you sent your credit card details, follow the instructions in the section opposite. If you sent money through an electronic funds transfer (over the Internet), contact your financial institution immediately. If they have not already processed the transfer, they may be able to cancel it.

If you sent a check, contact your financial institution immediately. If the scammer hasn't already cashed your check, they may be able to cancel it.

If you sent money through a wire service (such as Western Union or Money Gram), contact the wire service immediately. If you are very quick, they may be able to stop the transfer.

If you have been tricked by a door-to-door seller

You may be protected by laws that provide you with a "cooling-off" period, during which you can cancel an

agreement or contract that you signed. Contact your provincial or territorial consumer affairs office for advice about door-to-door sales laws.

If you have been scammed using your computer

If you were using your computer when you got scammed, it is possible that a virus or other malicious software is still on your computer. Run a full system check using reliable security software.

If you do not have security software (such as virus scanners and a firewall) installed on your computer, a computer professional can help you choose what you need.

Scammers may have also gained access to your online passwords. Change these using a secure computer.

If the scam involves your mobile phone

Call your telephone provider and let them know what has happened.

Handy Hints to Protect Yourself

Protect your identity

- Only give out your personal details and information where it is absolutely necessary and when you trust the person you are speaking to or dealing with.
- Destroy personal information: don't just throw it out. You should cut up or shred old bills, statements or cards—for example, credit cards and ATM cards.
- Treat your personal details like you would treat money: don't leave them lying around for others to take.

Money matters

- Never send money to anyone that you don't know and trust.
- Do not send any money or pay any fee to claim a prize or lottery winnings.



- “Jobs” asking you to simply use your own bank account to transfer money for somebody could be a front for money-laundering activity. Money

laundering is a serious criminal offence.

- Avoid transferring or wiring any refunds or overpayments back to anyone you do not know.

The face -to -face approach

- If someone comes to your door, ask to see some identification. You do not have to let them in, and they must leave if you ask them to.
- Before you decide to pay any money, if you are interested in what a door-to-door salesperson has to offer, take the time to find out about their business and their offer.
- Contact the Better Business Bureau if you are unsure about a seller that comes to your door. See page 30 for contact information.

Telephone business

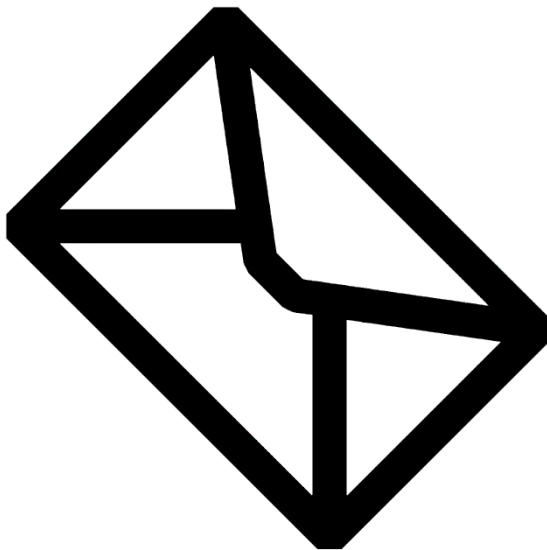
- If you receive a phone call from someone you do not know, always ask for the name of the person you are speaking to and who they represent. Verify this information by calling the company yourself.
- Do not give out your personal, credit card or online account details over the phone unless you made the call and the phone number came from a trusted source.

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- It is best not to respond to text messages or missed calls that come from numbers you do not recognize.
- Be especially wary of phone numbers beginning with 1-800. These may be charged at a higher rate than other numbers and can be very expensive.

Email offers

- Never reply to a spam email, even to unsubscribe—often, this just serves to “verify” your address to scammers. The best course of action is to delete any suspicious emails without opening them.



- Turn off the “viewing pane” as just viewing the email may send a verification notice to the sender that yours is a valid email address.
- Legitimate banks and financial institutions will never ask you for your account details in an email or ask you

to click on a link in an email to access your account.

- Never call a telephone number or trust other contact details that you see in a spam email.

Internet business

- Install software that protects your computer from viruses and unwanted programs and make sure it is kept current. If you are unsure, seek the help of a computer professional.
- If you want to access a website, use a bookmarked link to the website or type the address of the website into the browser yourself. Never follow a link in an email.
- Check website addresses carefully. Scammers often set up fake websites with addresses very similar to legitimate websites.
- Beware of websites offering “free” downloads (such as music, adult content, games and movies). Downloading these products may install harmful programs onto your computer without you knowing.
- Avoid clicking on pop-up ads—this could lead to harmful programs being installed on your computer.
- Never enter your personal, credit card or online account information on a website that you are not sure is genuine.

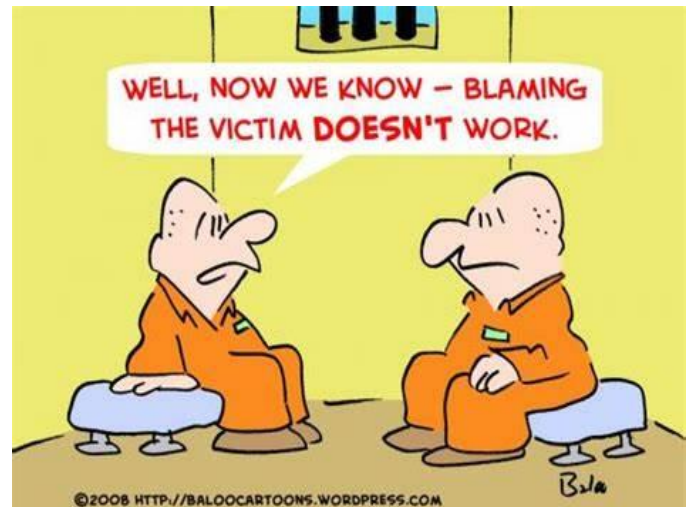
- Never send your personal, credit card or online banking details through an email.
- Avoid using public computers (at libraries or Internet cafes) to do your Internet banking or online shopping.
- When using public computers, clear the history and cache of the computer when you finish your session.
- Be careful when using software on your computer that auto-completes online forms. This can give Internet

scammers easy access to your personal and credit card details.

- Choose passwords that would be difficult for anyone else to guess—for example, passwords that include letters and numbers. You should also regularly change passwords.
- When buying anything online, print out copies of all transactions and only pay via a secure site. If using an Internet auction site, note the ID numbers involved and read all the security advice on the site first.

Victim Blaming

Elder Victims typically feel a deep sense of shame, and many blame themselves for the experience. This keeps the focus on them instead of the criminals. It leads many, perhaps most, to not report the scam, making it difficult for the institutions involved to act. It also creates isolation, lowers self-esteem, and damages mental and emotional health. This accounts, in part, for scams against the elderly becoming one of the most underreported crimes in America.



Victim blaming allows abusers and perpetrators to avoid accountability and repeatedly victimize vulnerable people.

Victims, especially repeat victims, experienced higher levels of stress which may have put them in a more vulnerable emotional state, and hence a greater risk of being susceptible to scams. Stressful life events included negative changes in financial status and concerns about being lonely.

Some people who are vulnerable to scams are also lonely and lack social support – so they not only don't have the necessary social network to share information with them, they are also emotionally vulnerable.

Blaming elderly victims perpetuates a false stereotype surrounding that older people that they are they are easy targets for acts of fraud and deception due to declining mental abilities and dependence on others due to their physical fragility or mental deterioration. Elders are thought to be particularly vulnerable susceptible because they are more trusting and perhaps more easily confused by fast- talking scammers.

The paragraph above contains a few grains of truth. However, people age differently. Dementia, Alzheimer's Disease and severe cognitive decline are not part of the natural aging process. To paint all older people as the same is both ageist and wrong!

Anyone can be a victim of a scam. Victims include Steve Jobs, General John Shalikashvili, Oprah Winfrey, Sylvester Stallone, Billy Joel, and John Elway.

Blaming the victim distracts from the main issue: Scammers are predatory,

Scammer's Tools

Truth bias: Exploiting the human tendency or assumption that others are telling the truth, especially when it's repeated consistently. They could prey on loneliness and fulfil one's need to belong by getting you to trust them.

Authority: Intimidate by claiming to be from official government sources (such as the IRS, Police, Building Inspectors). They could also establish credibility through the use of authority, which also results in greater trust.

Increased Heuristic Thinking: Using large sums of money, promise of cures etc. Higher heuristic processing might lead to lower rational processing. They could also use scarcity, or time pressure to get people to respond immediately. This also reduces rational processing or the ability to verify information provided by scammers.

Foot in the door: By getting you to commit to small commitments first, people want to remain consistent and are hard pressed to say no later after saying yes earlier. Scammers build momentum in this way.

professional, and, often, organized criminals who make a professional grade living out of committing fraud. They play by two rules: don't get caught and take the money. They are thoughtful, creative, and skilled opponents who will continue to victimize people until caught.

Sunk costs: After victims transmit a small sum of money, scammers explain that more money might be needed to complete the transaction. Victims comply because they do not want to lose the time, effort or money that they had initially invested, even if it might not be the most rational thing to do.

Similarity: Scammers try to make victims believe they have something in common with them, to induce trust and reciprocity.

Halo Effect: Doing small "honey-do" tasks or making minor repairs in order to get in good with the target as a "warm up" to the main scam. This is often used in home repair and disaster relief scams. According to Professor Sherry Hamby of the University of the South: "I think the biggest factor that promotes victim blaming is something called the just-world hypothesis. "It's this idea that people deserve what happens to them. There's just a really need to believe that we all deserve our outcomes and consequences."

Holding victims responsible for their misfortune is partially a way to avoid admitting that something just as unthinkable could happen to you—even if you do everything “right.”

The scammer gets the victim to part with money voluntarily, albeit under false pretenses. Therefore, the fraud victim is seen as an active contributor to their victimization. It is this relationship between the offender and the fraud victim which leads to their being blamed. Their victimization becomes consequently perceived as justifiable or insufficiently reprehensible to warrant condemnation or outrage.

Getting help and reporting a scam

The best agency to contact depends on where you live and what type of scam is involved.

If you think you have spotted a scam or have been targeted by a scam, there are a number of government and law enforcement agencies that you can contact for advice or to make a report. This may help you and prevent others from being ripped off by scam operators.

- Internal Revenue Service www.irs.gov
- Better Business Bureau www.bbb.org
(405) 239-6081
- US Postal Inspectors
(877) 876-2455

Local scams: Contact your local offices

- Oklahoma County Sheriff's Office
(405) 713-1093
- Canadian County Sheriff's Office
(405) 422-3187
- Oklahoma County DA
(405) 713-1600
- Canadian County DA
(405) 262-0177
- Oklahoma Attorney General (Public Protection Unit)
(405) 521-3921
- Oklahoma Bankers Association - Fraud Unit
(405) 424-4518 (x101)
- Gatekeepers (Oklahoma County)
(405) 840-9676
- Legal Aid Services of Oklahoma
1-855-488-6814

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