

You've Been Scammed. Now What?

That sinking feeling in your stomach when you realize you've been duped is real, and you're not alone. According to the Federal Trade Commission, Americans reported over \$10 billion in scam losses in 2023, with an average loss of around \$500 per person. The truth is, scams happen all the time, and they're getting more sophisticated by the day. If you're reading this because you've fallen victim to one, take a breath. Getting scammed doesn't make you stupid or careless, it makes you human. Here's what you need to know and do next.

Common Scams to Watch Out For

Lawyer Impersonation

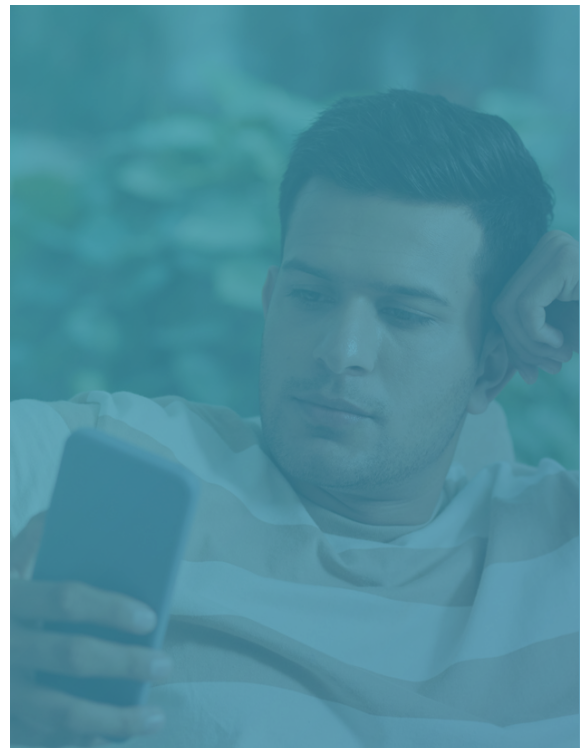
Scammers often pose as lawyers, targeting vulnerable populations to steal money or sensitive information. These schemes can involve fraudulent representation in legal matters or even the impersonation of government officials.

Legitimate lawyers will never pressure you over the phone or email for immediate payments or private information. If you're suspicious, verify the lawyer's identity and credentials by looking them up directly on your state bar association website.

Celebrity Relationship Scams

Scammers create fake online profiles pretending to be a celebrity looking for companionship, a form of "catfishing." They reach out through social media, spark genuine-seeming conversations, and now they're using AI-generated audio and video calls to seem legitimate. Once they've built trust, they pivot to money, asking for peer-to-peer payments, gift cards, or wire transfers.

Never send money to someone you haven't met face to face. Legitimate celebrities will not slide into your DMs asking for cash or gift cards. Even verified accounts can be hacked, so stay alert even if the blue checkmark is there.



Investment Scams

These scammers promise huge returns with minimal risk, pitching a "sure thing" that's usually crypto or real estate. Watch out for these red flags:

Exclusive deals

They pressure you to act fast before the opportunity vanishes.

Online-only advice

Be skeptical of investment guidance from someone you've only met online.

Guaranteed returns

There's always risk in investing.

Your best defense is to do your research thoroughly and talk to a licensed financial advisor. And remember the golden rule: if it sounds too good to be true, it absolutely is.

Job Opportunity Scams

Fake recruiters offer you high pay for minimal work. Seems great until you realize it's not. Red flags include:

Upfront fees

You need to pay for equipment, training, or background checks.

Unsolicited & immediate job offers

You get hired without a real interview.

Unrealistic pay

The pay doesn't match the work.

Never pay upfront for a job. Investigate the company thoroughly. Real employers don't make you pay to get hired.

What To Do If You've Been Scammed



Act Fast

Contact your bank, store, or payment app immediately, whichever was used for the transaction. While they can't always help, they may be able to assist in retrieving your funds. This is crucial to understand: when you authorized a charge, your bank and the merchant have limited options. You consented to the purchase, even though no one consents to being scammed. Your financial institution can only do so much when you've approved the transaction. But it never hurts to ask.



Secure Your Accounts

Make sure your account or card information wasn't compromised. Close the affected accounts and request new ones. This is standard practice and absolutely necessary. Change your passwords to all your financial accounts and set up security alerts to monitor for suspicious activity. A little preventative work now saves a lot of headaches later.



Consider Expert Assistance

In extreme cases, it may be worth reaching out to law enforcement or a lawyer to help recover funds and potentially take down the scammer. Police reports create an official record, and attorneys can advise on your legal options for recovery.

Wrap Up

Getting scammed is embarrassing, frustrating, and infuriating, but it's not a reflection of who you are. Scammers are sophisticated, relentless, and designed to exploit our best qualities: our trust, our hope, our willingness to help.

By staying informed about common schemes, moving quickly when something feels off, and taking concrete steps to protect yourself, you're already ahead of the game.

Document everything, don't hesitate to reach out for help, and remember: you're not the first person this happened to, and you won't be the last. What matters now is taking action and moving forward.

