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## Don't let scammers take away your holiday cheer

- by Amy Hebert, Consumer Education Specialist, FTC

You've got meals to plan and gifts to buy. The last thing you need is to lose money to a scam. Here are three ways to avoid giving your hard-earned money to a scammer this holiday season.

### Know how NOT to pay.

Is someone asking you to pay with an iTunes or Amazon gift card? Or telling you to wire money through services like Western Union or MoneyGram? Don't do it. Scammers ask you to pay in ways that let them get the money fast — and make it nearly impossible for you to get it back. If you're doing any holiday shopping online, know that credit cards have a lot of fraud protection built in.

### Spot imposters.

Imposters pretend to be someone you trust to convince you to send money or personal information. They might say you qualified for a free government grant, but you have to pay a fee to get it. Or they might send phishing emails that seem to be from your bank asking you to "verify" your credit card or checking account number. Don't buy it. Learn more about spotting imposter scams.

### Make sure your money goes to real charities.

As a reformed Ebenezer Scrooge shows us year after year, the holidays are an important time to share with people in need. Unfortunately, sometimes charity scammers try to take advantage of your good will. And even when you're dealing with legitimate charities, it's still important to make sure a charity will spend your donation the way you want it to. Always check out a charity before you give.

Want a bonus tip? Sign up for free scam alerts from the FTC at [ftc.gov/scams](http://ftc.gov/scams). If you spot a scam, report it at [ftc.gov/complaint](http://ftc.gov/complaint). Your reports help the FTC and other law enforcement investigate scams and bring the people behind them to justice.— November 23, 2016

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