

HOW TO SPOT FINANCIAL SCAMS AND FRAUD

Are You Prepared to Protect Yourself From Financial Scams?

	YES	NO
1 Have you ever received a phone call, email, or text message asking for personal or financial information?	<input type="checkbox"/>	<input type="checkbox"/>
2 Do you know how to verify whether a financial professional or company is legitimate?	<input type="checkbox"/>	<input type="checkbox"/>
3 Have you ever felt pressured to make a quick financial decision or investment on the spot?	<input type="checkbox"/>	<input type="checkbox"/>
4 Are you aware of common scam tactics like fake IRS calls, romance scams, or "too good to be true" offers?	<input type="checkbox"/>	<input type="checkbox"/>
5 Do you regularly review your bank and credit card statements for unauthorized transactions?	<input type="checkbox"/>	<input type="checkbox"/>
6 Have you taken steps to protect your identity, such as freezing your credit or using two-factor authentication?	<input type="checkbox"/>	<input type="checkbox"/>
7 Do you know how to report a suspected scam or fraudulent activity?	<input type="checkbox"/>	<input type="checkbox"/>
8 Are you cautious when receiving unsolicited offers for investments, sweepstakes, or government grants?	<input type="checkbox"/>	<input type="checkbox"/>
9 Have you discussed fraud awareness with family members or someone you trust?	<input type="checkbox"/>	<input type="checkbox"/>
10 Would you feel confident recognizing and avoiding a financial scam if it came your way today?	<input type="checkbox"/>	<input type="checkbox"/>

QUESTIONS? CONTACT YOUR FINANCIAL ADVISOR



THE CENTER FOR
RETIREMENT READINESS

What Your Answers Might Mean:



7–10 Yes Answers: You're well-prepared to identify and avoid financial scams. Keep your guard up and stay informed.



4–6 Yes Answers: You're on the right track, but reviewing a few fraud prevention strategies could further improve your defenses.



0–3 Yes Answers: You may be at greater risk of financial fraud. Increasing your awareness could help you stay protected.