

The Consumer Corner by Mary Bach

Keeping Ahead of the Scams A Free Service That is Fabulous!

It's absolutely free with no strings attached. It's for people of all ages, regardless of background or financial standing, whether you work, are retired, unemployed, or even if you are in your forties and living with your parents (it happens). It is offered by AARP and this consumer advocate advises everyone to take advantage of the program. It is called the *Fraud Watch Network* and the web address is:

aarp.org/fraudwatchnetwork

While many may be somewhat skeptical of AARP's endorsements and projects because of perceived adverse politics and agendas, this is one time to get involved in a program that can potentially prevent you from becoming a victim of frauds, scams and identity theft. You do not have to be a member to sign up, and you do not have to be a senior either. Your kids and grandkids can join and I strongly encourage that.

Identity theft, investment and insurance fraud, and a multitude of scams robbed millions of people last year to the tune of 18 billion dollars. More than 13 million people had their identities stolen.

The *Fraud Watch Network* I am recommending is the "go-to" resource for:

- The latest breaking scam alerts, delivered right to your email inbox;
- A scam-tracking map featuring warnings from law enforcement and people in your state who are sharing their experiences so you will know what to watch for;
- A toll-free number (1-877-908-3360) you can call to talk to trained volunteers on confirming, spotting and reporting suspected frauds and scams.

Pennsylvania is actively participating in and promoting the *Fraud Watch Network*. Consumers

need to know the tricks con-artists use to steal our money and how to outsmart the scammers before they get their hands into your wallets and bank accounts. It is important for us all to use the tools that are readily available to help us protect our very hard earned money and life-long savings.

In addition to information about identity theft issues and investment fraud, the *Fraud Watch Network* has the latest updated alerts on technical support scams, disaster-related charity frauds, romance, travel, and grandparent scams, and foreign lottery swindles. They present tips on how to protect your social security number and other sensitive personal identification information, such as passwords and banking/investment data, in addition to protecting your online mail and the snail mail you get in your Post Office box or at home.

Education and knowledge about what scammers are up to, when they are striking, and where they are striking remain the absolutely best defense one can have to avoid becoming a victim. The *Fraud Watch Network* is free to all who join it and provides the education and knowledge needed in this day and age and in cyberspace to save you from being taken. The *Fraud Watch Network* has also compiled a meaningful list of related internet sites that can be accessed for additional input on a wide variety of scams and frauds.

This writer would not typically recommend or endorse any product or service that came with a cost or fee attached. I would more aptly advise you to get at least three bids on it, or shop in several stores before making a firm commitment. In the case of the *Fraud Watch Network*, however, there is no cost for using it, and in working for AARP as a volunteer on this projects' development, I can assure you that it may be the only thing you will ever get for free that can wind up saving you and your loved ones from a circumstance that can be devastating to your financial security.

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