

SCAMS/FRAUD UPDATE

The FTC promotes new campaign to prevent scams and fraud

There's something people of all ages can do to participate and help each other avoid scams: [Pass It On](#). The Federal Trade Commission (FTC) has a different approach to educating older adults about fraud. [Pass It On](#) encourages people to lean into their invaluable life experience and use the free materials to start a conversation with friends and family. Pass It On resources are short and to-the-point with actionable advice anyone can use. Say, for example:

- You don't know how to bring up scams to your grandchild who thinks he's found love online. Check out Pass It On's short article on [romance scams](#) — or even send him a copy — to help you start the conversation.
- You want to make sure your friend avoids tech support scams when she gets an unexpected popup. [Order](#) or print [a free bookmark or other materials](#) so you can share with her and other people you know.
- You work with older adults and need a little help talking with them about unwanted calls and texts. Download one of [Pass It On's ready-to-use presentations on 13 consumer topics](#). Use it as-is or customize it for your audience. Or show a video that shares an older adult's personal experience.

Don't stop there! Subscribe to get [FTC Consumer Alerts](#) to help you and your community stay in the know all year long. And if you spot or suspect a scam, tell the FTC at [ReportFraud.ftc.gov](#). Understand the methods scammers use to engage you. Scams often start with a text message, phone call, or an ad or message on social media. So, if you have a phone or you're on social media, chances are you've heard from a scammer recently. Scammers love sending texts — so often that last year's fraud reports to the FTC show more people reporting that a scammer contacted them by text than any other way. Scammers often send texts [pretending to be businesses or the government](#) (think fake notices about package deliveries, loan applications, or unpaid tolls). Phone calls are another common way scammers reach people. Scammers call to say things like "you've won a prize" or "you need to move your money to protect it." Unfortunately, people reported losing a lot of money to these scammers last year. But the highest reported losses overall last year came from scammers on social media, pushing things like scammy [job offers](#) and [investment opportunities](#) — which sometimes started with [a romantic connection](#).

If you get an unexpected **text, call, or message on social media**, know that it could be a scam designed to steal your money or personal info. To help you avoid scams:

- Report and delete unwanted texts messages. Use your phone's "report junk" option or forward unwanted texts to [7726 \(SPAM\)](tel:7726). Then delete the message.
- Report unwanted calls. If you didn't lose any money but want to report a call, visit [DoNotCall.gov](https://www.donotcall.gov). If you've lost money to a phone scam or have information about the scammer who called you, tell the FTC at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov).
- Spot scammers on social media. If you get a job offer on social media, or get promised "guaranteed" returns on investments, stop. Check it out. And learn to spot people using [fake profiles](#) to make a connection.

FTC summary of new trends in reports of imposter scams

Every year, the Federal Trade Commission (FTC) gets millions of fraud reports from consumers and shares information about the top scams. No surprise for anyone who's followed along in the past, imposter scams were the #1 scam for the ninth year in a row. What do we know about these [imposter scams](#)?

In 2025 the FTC received more than 1 million reports about imposter scams, with reported losses increasing by nearly 20% to \$3.5 billion. Reports of government imposter scams were up 40%, thanks in part to messages about [overdue tolls](#). These bogus messages might spoof real toll collection programs (like EZPass, SunPass, FasTrak, and TxTag) to seem more credible. And they threaten to charge you late fees or suspend your vehicle's registration if you don't pay right away.

Did you get a text message demanding money for unpaid tolls?

Reach out to the state's toll agency using a phone number or website you know is real. Don't use the information from the text.

What else does the data reveal? Romance scams were on the rise, according to reports to the FTC. Reported losses increased by 22% to \$1.48 million. That comes to a staggering \$2,020 per person. Romance scammers play the long game. They build a relationship over time, then one day, the conversation turns to money, and they offer to help you [invest](#) yours. But they're not in it to help you. They're in it to rip you off.

Did a new friend or love interest you met online suddenly ask you for money? It could be a romance scam. Don't send money to someone you've never met in person.

Want to learn more about avoiding and reporting scams? The FTC has resources to help you

• [recognize the signs of a scam](#)

• [develop an action plan to avoid scams, and](#)

• [know what to do if you were scammed. And if you see a scam, tell the FTC at ReportFraud.ftc.gov.](#)

Those reports help our investigators build cases against scammers and help stop them.