

Understanding Common Scam Tactics

Good Salesmen vs. Scammers

Salesmen and scammers can often have similar characteristics. But there are some characteristics that are unique to scammers. Here is a comparison chart distinguishing Good Salespeople from Scammers. If the individual you're dealing with is displaying 2 or more characteristics from the scammer side, then you should probably regard them as a scammer.

GOOD SALESMAN

Wants a Win-Win Situation
Seeks Long-Term Relationship
Sacrifice Now for Reward Later
Wants to Empower You
Patient/No Pressure

SCAMMER

Wants an "I-Win" Situation
Relational Indifference
It's Now or Never
Wants Control
Pressures You for Action

Fear
Anxiety
Heartache
Entitled
Loneliness
Grief
Anger
Greed
Dispair
Overwhelmed
Hopelessness

Emotional Manipulation

As a general rule, people tend to make bad decisions when they are emotional. It's just human nature. As a result, scammers work hard to tap into or stir up our emotions to get us to comply with their schemes. It's important that we monitor our emotional state prior to making any decisions related to providing personal information or money. Here are some emotions for which we need to be aware, as it's not wise to make important decisions when influenced by these feelings.

Pressure Tactics

Scammers are famous for using pressure tactics to get people to go along with their request. Why? Because they usually work. It's important to know what those tactics sound like so you don't fall victim to them. Here are just a few.

"This offer is only available today. If you don't accept it now, you won't have this chance again."

"If you don't do this now, then we will close your account and you'll lose your benefits."

"If you don't cooperate, then we will have no choice but to send authorities to your home to arrest you."

PROTECT YOURSELF

- Disengage from anyone who makes you feel uncomfortable or seems untrustworthy
- Seek the advice of friends or family members if you're not sure about a decision
- If you're feeling rushed to make a decision, simply say 'no' despite the pressure or the consequences

