Scams: Frequently Asked Questions
For Students in F-1 and J-1 Status

Overview
What are Scams?
Scams are attempts from strangers to illegally receive money or personal information through deception, threats, and intimidation. Scammers contact their victims in different ways, including threatening phone calls or phishing e-mails. They may pretend to be representatives of Ames or ISU police and U.S. government agencies, such as the Internal Revenue Service (IRS) or Department of Homeland Security (DHS).
Unfortunately, a number of international students have become victims of phone scams, in some cases being cheated out of thousands of dollars! Please don’t let this happen to you!

Identifying a Scam
How do scams work?
You may receive phishing e-mail messages asking you to verify your bank account number or debit card PIN. If you provide your account number or pin by clicking on the links or replying to the e-mail, scammers may gain access to your financial accounts. Often, someone calls your phone and says they are from the ISU Police, Ames Police, or the U.S. government (such as the IRS, DHS, ICE, etc.). The callers demand payment stating that you will be deported or arrested if you don’t pay.

How can I tell if it is a scam?
Scammers often use the following tactics:
- Threaten you with deportation or arrest
- Say you must pay them in gift cards (iTunes, Amazon, etc.)
- Tell you repeatedly not to hang up or they will come to your residence
- Say they are from the U.S. government and you must pay a fine to avoid deportation/arrest
- Say they are from the IRS, and that you did not pay enough in taxes or did not file an important tax form and you must pay now (The IRS will never call you on the phone)

How do scammers intimidate people?
Scammers are very manipulative and savvy. They utilize many different intimidation techniques to get what they want from their victims. Here are some of their intimidation tactics:
- May have your address or other personal information
- May have access to your location through GPS
- May be VERY threatening and sound convincing
- May say they or police are coming to your house. These threats are all lies and attempts to intimidate you into giving them money
- May equip it so that your phone falsely displays 911 or other government agency name as the caller

Protecting Yourself from Scams
How can I avoid scams?
1. You should NEVER give any personal information (such as credit card number, bank account number, Social Security Number) over the phone or e-mail unless you initiate the process.
2. Consider not answering calls from phone numbers you do not know. Be sure your voicemail is set up. If it is a legitimate call, they will leave a message. If a message seems like a scam, bring it to ISSO or ISU Police.
3. Don’t Give Payment or Personal Information. *No government agency (IRS, DHS, ICE, Ames or ISU Police, etc.) will ever ask you to wire them money or pay them using gift cards of ANY kind* (including iTunes, PayPal, MoneyGram, etc.)

**What should I do if I receive a scam call or e-mail?**
- Do NOT give out any personal information
- DO NOT SEND MONEY
- Obtain as much information from the caller or email as possible without alerting the scammer so you can report it
- If you get an e-mail that claims to be from the IRS, do not reply or click on any links
- Call the ISU or Ames Police to report the incident
- Tell Your Friends! Share your experience to warn others

**Reporting a Scam**

**I have provided personal information to a scam. What should I do?**
If you have been victim to a scam, first try to recall and retain as much information as you can about the scammer and report it!

**To whom should I report a scam?**
You may report a scam to the following resources:
- [ISU Police Department](tel:+15152944428) at 515-294-4428
- [Ames Police Department](mailto:), if you are a victim of a scam
- [Federal Trade Commission (FTC)](mailto:) (FTC), if a telephone scam
- [Internal Revenue Service (IRS)](mailto:) (IRS), if an IRS-related scam
- [International Students and Scholars Office](mailto:), if additional services or support is needed

**Disclaimer:** This *Frequently Asked Questions* is intended for general information and guidance. Please consult with an International Student and Scholar Advisor in the International Students and Scholars Office regarding your individual request.