

Holiday Scams to Avoid

BEWARE OF GIFT EXCHANGE SCAMS

If a stranger on the internet promises you a holiday gift for a \$10 buy-in and some personal information, it probably isn't legit. Not only will you be conned out of a gift, but you might have accidentally joined an illegal pyramid scheme. Here's what to do the next time someone promises a bounty of gifts or cash by mail, email, or social media:

- *Ignore it!*
- *Report social media posts.*
- *Never give your personal information to strangers.*
- *Be wary of false claims.*

SPOT A HOLIDAY JOB SCAM

Retailers and shippers hire seasonal workers to fulfill the demands of holiday shoppers. Being proactive in finding the right opportunity is key, but so is watching out for a job that just seems too good to be true. Keep these red flags in mind when searching for any employment opportunity:

- *It is illegal for a private employment agency to collect an upfront fee for employment.*
- *Be wary of job offers that don't require an interview.*
- *Be wary of big money for small jobs.*
- *Never work for a company before they hire you.*

DON'T GET SCAMMED OUT OF A GIFT CARD THIS SEASON

Inspect the card before buying it. Verify that no protective stickers have been removed, and that the codes on the back of the card haven't been scratched off to reveal a PIN number. Also, it is important to:

- *Research how to use the card.*
- *Register your gift card.*
- *Treat it like cash.*

Contact us

If you have been victimized by fraud or would like more information on how to report fraudulent activity, call the Colorado Consumer Hotline at: 800-222-4444.

Consumers may also request a complaint form by calling the hotline and returning the complaint form to the below mailing address:

Colorado Attorney General's Office
Ralph L. Carr Colorado Judicial Center
1300 Broadway, 7th floor
Denver, Colorado 80203

Complaints may be filed through our website at: www.StopFraudColorado.gov

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CONSUMER HOLIDAY GUIDE

Brought to you by Colorado Attorney General Phil Weiser and the Consumer Protection Section of the Department of Law



How to Donate Wisely and avoid charity scams



When you consider giving to a specific charity, search its name plus “complaint,” “review,” “rating,” or “scam.”



If someone wants donations in cash, by gift card, or by wiring money, don't do it. That's how scammers ask you to pay.



Look up a charity's report & ratings.



Ask how much of your donation goes to the program you want to support.

Organizations that can help you research charities

These organizations offer reports and ratings about how charitable organizations spend donations and how they conduct business:

- [give.org](https://www.give.org)
- [charitynavigator.org](https://www.charitynavigator.org)
- [charitywatch.org](https://www.charitywatch.org)
- [checkthecharity.com](https://www.checkthecharity.com)
- [guidestar.org](https://www.guidestar.org)

The IRS's Tax Exempt Organization Search tells you if your donation would be tax deductible.

Holiday Shopping Tips

MAKE A LIST AND A BUDGET.

Those impulse purchases are less tempting when you have a game plan. Consider how much you're willing to put on your credit card, and how long it might take to pay it off. If money's tight, paying for a gift over time through layaway might help.

DO YOUR RESEARCH.

Read reviews and recommendations about the product, seller, and warranties from sources you trust. If you're shopping online, check for reports that items were never delivered or not as advertised.

LOOK FOR THE BEST DEALS.

Check out websites that compare prices for items online and at your local stores. Remember there may be shipping costs for online orders. Look for coupon codes by searching the store's name with terms like “coupons,” “discounts,” or “free shipping.”

KEEP TRACK OF YOUR PURCHASES.

Make sure the scanned price is right, and save all your receipts. If you shop online, keep copies of your order number, the refund and return policies, and shipping costs. Then have your packages delivered to a secure location or pick them up at a local store. Treat gift cards like cash and keep them in safe place.

GIVE GIFTS, NOT PERSONAL INFORMATION.

Protect yourself online by shopping only on secure websites with an “https” address. Stick to shopping apps that tell you what they do with your data and how they keep it secure. Avoid holiday offers that ask you to give financial information - no matter how tempting. They might be trying to steal your identity.