

The US Federal Trade Commission (FTC) describes fraud in the following way: *International scam artists use clever schemes to defraud millions of people across the globe each year, threatening financial security and generating substantial profits for criminal organizations and common crooks. They use phone, email, postal mail, and the Internet to cross geographic boundaries and trick victims into sending money or giving out personal information.*

### COMMON FRAUD SCHEMES

**Criminals may use the following scenarios to commit acts of fraud:**

- Online ads
- Tuition payment
- Job postings
- Lottery
- Department of Homeland Security impersonators
- False visa services
- You may be contacted in the following ways:
  - email
  - Telephone
  - Job postings
  - Online advertisements
  - False visa services

### RED FLAGS

**The following are common signs of fraud:**

- If it sounds too good to be true – it probably is.
- Someone calls you unsolicited and requests personal information.
- You do not know or recognize the person who has offered you a job or payment, or who requests money or your personal information.
- You are asked to send someone personal information, including your Social Security Number, a copy of your ID, money etc. without a clear and appropriate reason.

### HOW TO AVOID FRAUD

**Use these tactics to avoid becoming a victim of fraud:**

- The US Federal Trade Commission recommends the following tactics to avoid becoming a victim of fraud:
  - Don't send money to someone you don't know.
  - Don't agree to deposit a check and wire money back.

- Don't reply to messages asking for personal or financial information.
- Know who you're dealing with. Try to find a seller's physical address (not a P.O. Box) and phone number.
- Know that wiring money is like sending cash.
- Read your monthly bank and credit card statements.
- After a disaster, give only to established, known charities.
- Talk to your doctor before you buy health products or treatments.
- Remember: there's no sure thing in investing.

- Speak to a member of MICA staff, MICA Campus Safety, law enforcement officials, parents, or other trusted person if you have a question about the legitimacy of a situation.
- Don't panic: you do not have to provide personal information or money to somebody on the spot. You can respectfully ask to return their call or email while you investigate the situation further.
- Always exercise caution.
- Remember: it is unlikely that USCIS, Department of Homeland Security, Immigration and Customs Enforcement will call or email you seeking any sort of immigrant fee payment over the phone.
- MICA Tuition may be paid in the following ways only:
  - Payment made directly to MICA's Office of Student Accounts
  - Peer Transfer
  - Tuition Management System – TMS

### WHAT TO DO IF YOU HAVE BEEN A VICTIM OF FRAUD

- Contact MICA Campus Safety to report suspicious activity: 410-225-2355
- Contact Baltimore City Police to file a police report
- Notify your bank/credit card, if applicable
- Report the crime to the Internet Crime Complaint Center at [www.ic3.gov](http://www.ic3.gov), if applicable.
- Learn more at: <http://www.consumer.ftc.gov/articles/0060-10-ways-avoid-fraud>