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## Protecting Yourself from Common Scams - HELP4TN Blog

Throughout the year, but particularly during the holidays, there are a number of people working hard to scam others out of their money. Paying attention to popular types of scams can help reduce your risk of falling victim to one of these ploys so that your money and personal information stay protected.

### Home Repair Scams

According to the Nashville Police Department, home improvement scams are quite common. So what should we be on the lookout for? Mainly, unsolicited offers to work on your home. If someone offers to work on your roof, driveway, fence, or any other part of your home, you should ask them for identification (more than a business card). Also, ask for references. You should then check them out online or contact the Better Business Bureau to help you determine whether they are legitimate. As the Nashville Police advise, don't let anyone pressure you into making a deal. For more information on this, check out the [Nashville Police Department's website](#).

### Fake Sweepstakes

The Council on Aging is another organization that helps Tennesseans avoid getting scammed. They're currently warning folks, specifically seniors, to be aware of the Publisher's Clearing House scam. In this situation, someone pretending to work for Publisher's Clearing House calls to let you know that you've won their sweepstakes. What's the catch? The catch is that you have to pay a fee to cover the taxes on your winnings. According to the Council on Aging, "NEVER pay for winning a prize or sweepstakes or the lottery; PCH notifies MOST winners in person. They will NEVER call a winner; Never deposit a check and then send the money back. Once that check bounces, you'll be out the money you sent." Learn more at the [Council on Aging's website](#).

### Rental Scams

The Council on Aging is also warning people about rental housing scams. Before starting your housing search, check out these tips:

1. “The owner will not meet you in person. Don’t fall for the “overseas” excuse for not meeting you face to face.
2. Never wire money or pay with a prepaid debit card. That’s like sending cash and cannot be traced.
3. The price is too good to be true. If the listing is significantly less than other homes in the neighborhood, move on. If it sounds too good, it probably is.
4. You are not able to see the property. NEVER send money or sign any paperwork before seeing the property.
5. Landlord asks for your banking information. There is no reason for the owner to ask for your personal financial details.
6. The listing has poor grammar, word order and/or frequent spelling mistakes.
7. You feel rushed. Scammers want to move quickly, so if you feel that the landlord is overeager and pressuring you, walk away.
8. Cash only. You should NEVER pay any fee in cash. Scammers want to avoid creating a paper trail.”

These are great things to keep in mind when you're looking for your next apartment or rental home. If something sounds too good to be true, it probably is.

## **What To Do If You've Been Targeted**

Being aware of potential scams will help reduce your risk of being deceived. If you are targeted by a scammer, you can file a complaint with the [Federal Trade Commission](#).

HELP4TN Blog posts are written by TALS staff attorneys. This blog is not legal advice, but it is legal information to help you learn about your rights. If you have questions about this blog or about your legal situation, you can talk to a lawyer for free at 1-844-HELP4TN (1-844-435-7486).