



Keeping Michigan consumers safe and informed!

Attorney General Bill Schuette's **CONSUMER EDUCATION**

FOOLS' DAY

Happy April

April Fools' Day, sometimes called All Fools' Day, is a great reminder that any of us can fall for a good ruse. And usually the joke is on us. But it's not so funny when a friend or family member is being fooled and you cannot convince them it is a scam.

You are not alone. The Attorney General's Consumer Protection team regularly gets calls from frantic family members and friends of scam victims, who cannot convince the victims they are being scammed.

The scams not only rob the victims of their money, they can take their hope, and along the way they are capable of destroying families and relationships. That's why this month, we look at the psychology of being scammed and offer some tips if you suspect a loved one is being scammed.



Do you remember any of these "Top 100 April Fools' Day Hoaxes of All Time?"

The psychology of a scam

Everyone is at risk. Older adults are often targets because they have nest eggs and are thought to be more vulnerable. But in fact, a 2016 Better Business Bureau study found that those between the ages of 25-34 were more likely to be scam victims than those over 55.

The study also showed that in addition to being younger, scam victims also tend to be better educated—and they often have better than average background knowledge in the area of the scam content. In fact, scam victims report that they put more thought into analyzing scam content than non-victims.

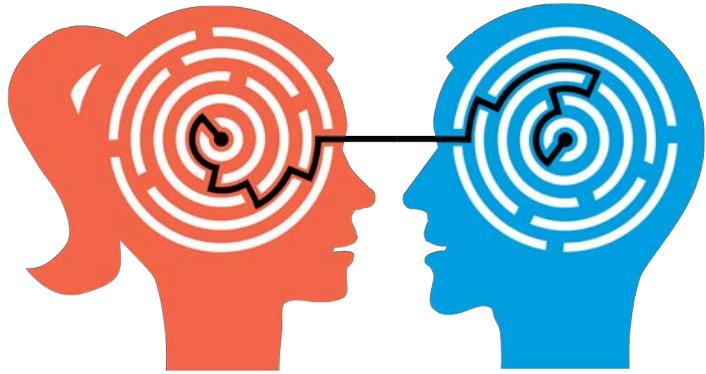
Con artists will focus on targets who have already fallen for scams. As one criminal told a scam expert: “the victim who has lost \$10,000 in a [scam] has passed the test.” The Financial Industry Regulatory Authority (FINRA), and the National Crime Prevention Council identified common traits of those most likely to fall for a scam. They include:

- Victims who get excited easily and act on impulse.
- Victims who answer, and don’t ask, questions.
- Victims who don’t read information, but instead rely on the con artist to tell them what a document says.
- Victims who are not looking for why an offer is a scam; they are looking for why it will make them money.

Those who study scams agree that scammers use sophisticated psychological tricks to fool their targets, which means everyone is vulnerable. Those tricks include:

- Appeals to trust and authority

Scammers know that most people tend to obey authorities, so they use tactics to make them look legitimate or like they are part of a reliable, official institution.



They also know that nothing gets your attention like a call or contact from an authority.

- Triggers that exploit basic human needs and desires

To provoke intuitive reactions and keep victims from stopping and thinking, scammers exploit basic human motivators like greed, fear, avoidance of physical pain, or the desire to be liked. Similar to marketing that “sells the sizzle and not the steak,” the con will focus on the huge prize or benefits of an offer to keep your “eyes on the prize” and not the signs that you are being scammed.

- Scarcity cues

Scarcity cues (e.g., “this is the last spot”) are used to make a target think the offer is limited or unique to them. And look for scammers to emphasize the urgency of a response to keep the target from taking the time to process the offer or pitch objectively.

If your friend or family member is a victim in denial

How do you convince someone who is in denial that they are being scammed—despite evidence to the contrary?

First, confirm they are in fact being scammed. If they won’t share details with you, you may have to investigate. For example, if it involves some sort of investment or opportunity, you need to get the information in writing then read the fine

print and research the company or individual. Look for suspicious or unusual activities and review financial statements.

If you suspect a romance scam, you can [run image searches of photos of the admirer](#) to see if it has been used in other scams or reveals a different identity. You can also [check the online scammer photo album and database](#).

Once you confirm the scam, most of the advice out there tells you to ask the victim—your family member or friend—what they would like to happen next. The thought is that this will empower them and help them to feel that they are in control. That's great if your loved one acknowledges the scam, but what if they don't?

This is when your task and your relationship with the scam victim becomes more challenging. You can use the results of any searches you conducted or any evidence you found when you confirmed the scam. Sometimes a law-abiding victim can be swayed by knowing that it is illegal to receive proceeds of a foreign lottery; smuggle drugs; or launder money.

Victims are often ashamed of having been duped, so they need to understand that con artists are highly skilled and keenly aware of our psychological weaknesses. Thus, some victims may be persuaded and comforted knowing about [real-life examples](#) showing that intelligence and experience offer no protection against scammers. A library of real-life scam stories is available on the [Save and Invest website](#).

Think grandma's new boyfriend may not be who he says he is?

If you're suspicious, there is an easy way to see if a profile photo is being widely used across the internet – a reverse image search using Google Images or [TinEye](#).

To check how widely an image is being used online using a Google image search:

1. Download a copy of the photo;
2. Bring up [Google Image search](#) and drag the photo from where it's stored on your computer and drop it onto the search bar;
3. Google returns a list of webpages that includes several reports of the picture being used on Facebook and other dating sites.



Those who respect and respond to authority may benefit from talking with a member of the [Attorney General's Consumer Protection team](#); local law enforcement; or a [scam victim support group](#). And sometimes a trusted authority figure like a pastor, rabbi, or imam can get through where you might not.

new twist

! ROMANCE SCAM!

WARNING - FRAUD - ONLINE DATING

The FBI and [Romance Scams](#) report a new twist on the romance scam that happens when a scammer is caught by the victim and admits the crime.

The next thing the scammer does is swear they have fallen in love—for real this time—with the victim.

Once victims are hooked (again), they are drawn into a different, more dangerous scam.

That starts with a request for the victim to visit the scammer in the scammer's home country.

The first visit grooms the victim and validates the relationship.

After that, the scammer draws the victim in further until the victim helps the scammer to scam other people.

The FBI reported about a woman who visited her scammer four times. The first visit was a dream come true. After that, she started getting drawn in to help her "love."

When she came back frightened from the fourth visit, she went to the FBI. She is facing felony charges for her involvement, and her life and the lives of her loved ones were put in danger when she stopped helping her scammer.

Many scammers are successful at isolating their victims from their families and anyone who might interfere with their payout. Thus, your good intentions may be playing into their hands. If your loved one is in deep, tread carefully: your actions and attitude may drive them closer to the scammer. Experts caution to never ridicule or make fun of someone's circumstances. How family, friends, and organizations treat victims directly influences their mental health.

Some have been successful with a "reverse psychology" approach. One [scam warner offered this advice](#): "[point] out that you really care about [your friend's] happiness, and you would like to believe [the fake admirer] is real, so you would like to go through everything with her in hopes you can help yourself to understand." If together, you uncover things that are not real, the hope is the victim will lead herself to the conclusion she is being scammed.

Finally, whatever you do, **NEVER CONFRONT THE SCAMMER.**

Here are just a few reasons why that is not a good idea:

- Questioning a scammer about your suspicions only educates and makes the scammer better.
- Threatening a scammer with legal action may make you feel better, but it will not phase the scammer, who is probably in a foreign country and immune from a foreign judgment.
- Threatening a scammer with bodily harm or revenge may result in them sending you a message with a virus or malware.

- You may inadvertently give the scammer more of your personal information, e.g., "My husband is a lawyer," "quit calling my home," or "I pay my taxes in full every year, so I don't owe you anything."

To get "revenge" against scammers, cut off their supply of victims by educating yourself and others about scams and speak up when you see a friend or relative in a potentially dangerous situation.

Fake Investigators:



[Romance Scams](#) reports on "detectives" or "private investigators" who offer their services for a fee to track down a scammer.

They promise to identify the scammer and for an additional fee have them arrested and brought to justice.

Some of these fake detectives/investigators have websites touting NET Detectives or other investigative organization affiliations.

The FBI cautions that many of these affiliations can be joined by anyone able to pay the fee.

The FBI also cautions how unlikely it is that scammers cloaked behind phony names and identities can be easily traced—let alone apprehended and charged.



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