

# TALKING ABOUT SCAMS

A FOTONOVELA  
FROM THE FEDERAL  
TRADE COMMISSION



# TALKING ABOUT SCAMS



Eva



Pablo



Teacher

## ABOUT THE FTC

The Federal Trade Commission is the nation's consumer protection agency. Its mission is to protect consumers from fraudulent and deceptive practices.

This fotonovela is part of the FTC's ongoing efforts to help all communities, including the Latino community, avoid scams and stop fraud. To read all the fotonovelas online and to order print copies in Spanish, visit [ftc.gov/GraphicNovels](https://ftc.gov/GraphicNovels).

**Report fraud by calling 1-877-FTC-HELP (1-877-382-4357) or at [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov).**



Thanks, Father.

You're welcome. I'll see you both at the workshop, right?

Of course.

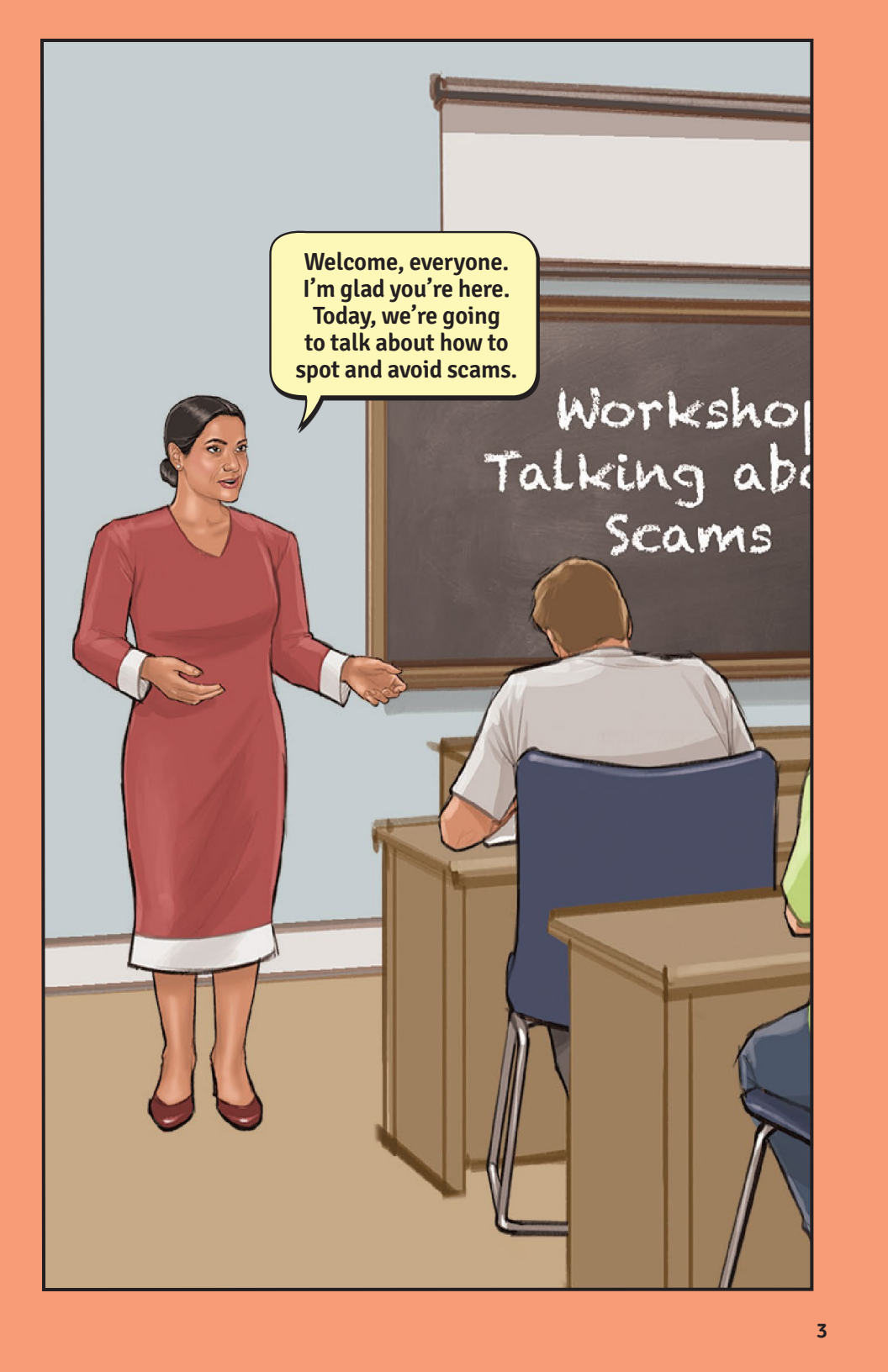


Hi, I'm Teresa.

Hi, I'm Eva. This is my husband, Pablo.

Hello.

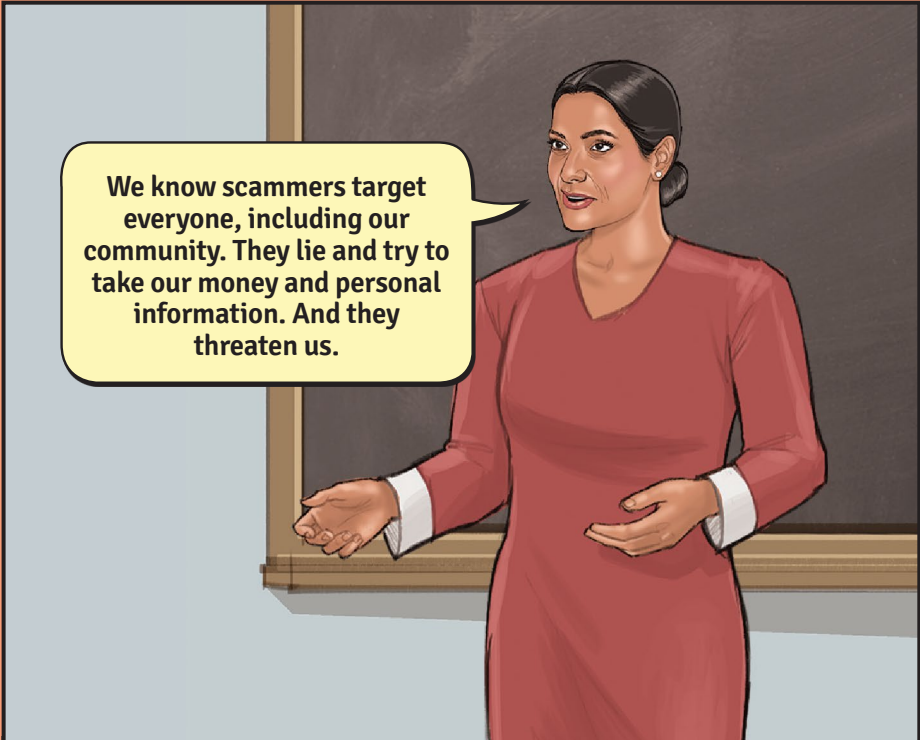
Workshop  
Talking about  
Scams

A woman with dark hair pulled back, wearing a red long-sleeved dress with a white hem and red shoes, stands in a classroom. She is gesturing with her hands as if speaking. In the background, a man is seated at a desk, facing away from the viewer. A chalkboard behind him has the text 'Workshop Talking about Scams' written on it. A speech bubble is positioned above the woman.


Welcome, everyone.  
I'm glad you're here.  
Today, we're going  
to talk about how to  
spot and avoid scams.

Workshop  
Talking about  
Scams





**We know scammers target everyone, including our community. They lie and try to take our money and personal information. And they threaten us.**



**I got a call that said I won a government grant. And that I had to wire money to get it.**



That sounds like a scammer pretending to be from the government. Let's look at the Federal Trade Commission's fotonovela, *Sonia Learns the Truth about Government Impersonators*. Sonia got a similar call.

This is Ed González from the U.S. National Grants Agency. Great news! You won money from the federal government, and I have your check for \$9,000.

I won \$9,000? Wow, that's amazing!

All you have to do is send us a processing fee. Go to the store down the street and wire me the money. Once you've done that, you'll get your check in the mail.

I don't believe it. The government is giving me money?

Believe it because it's TRUE.



Does the government give away money like that?

No. It was a scam. Never pay to collect a prize or get grant money.






**Raise your hand if you or someone you know has gotten a call, email, text, or letter that was a scam.**



**That's about what I expected. Let's start talking about scams so we can learn to spot and avoid them.**






Let's look at *Fátima Says No to an Income Scam*. Fatima got a call saying she could make money working from home.



Fátima is excited about her chance to make money.


The products will be here tomorrow. I can't wait to sell them and make money.

I hope you have better luck than me. I haven't sold anything!

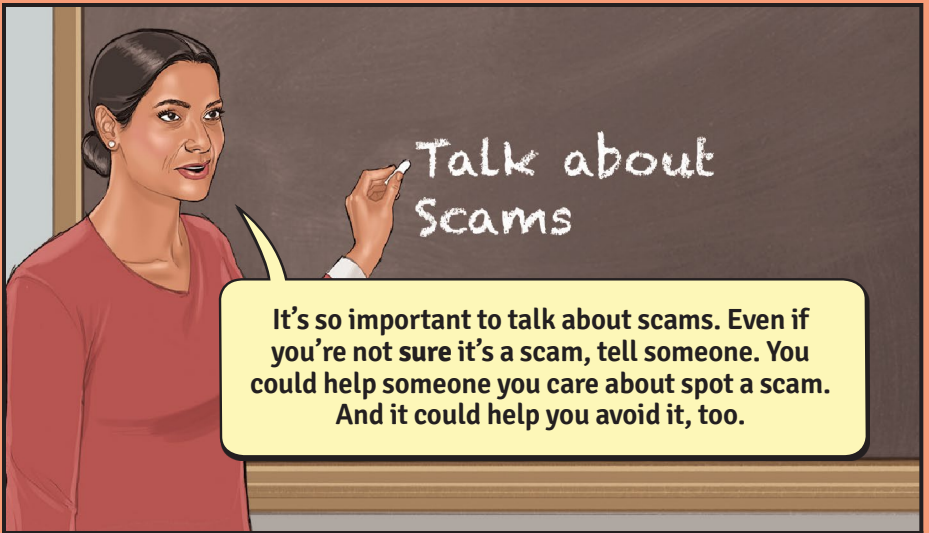


Rocío hasn't been able to sell the toys or make any money. And she's having problems with the company.

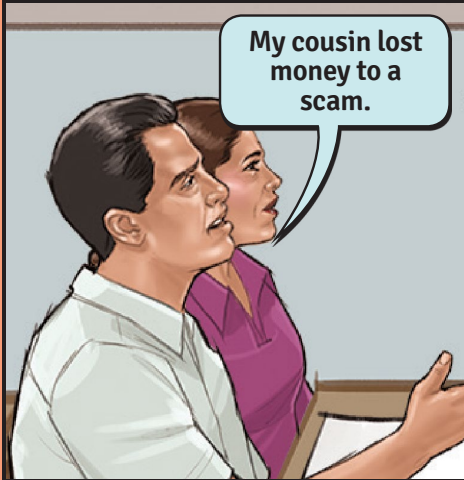
Maybe it was a scam.



Good thing they talked! Rocío really helped Fatima avoid a scam.



**It's so important to talk about scams. Even if you're not sure it's a scam, tell someone. You could help someone you care about spot a scam. And it could help you avoid it, too.**



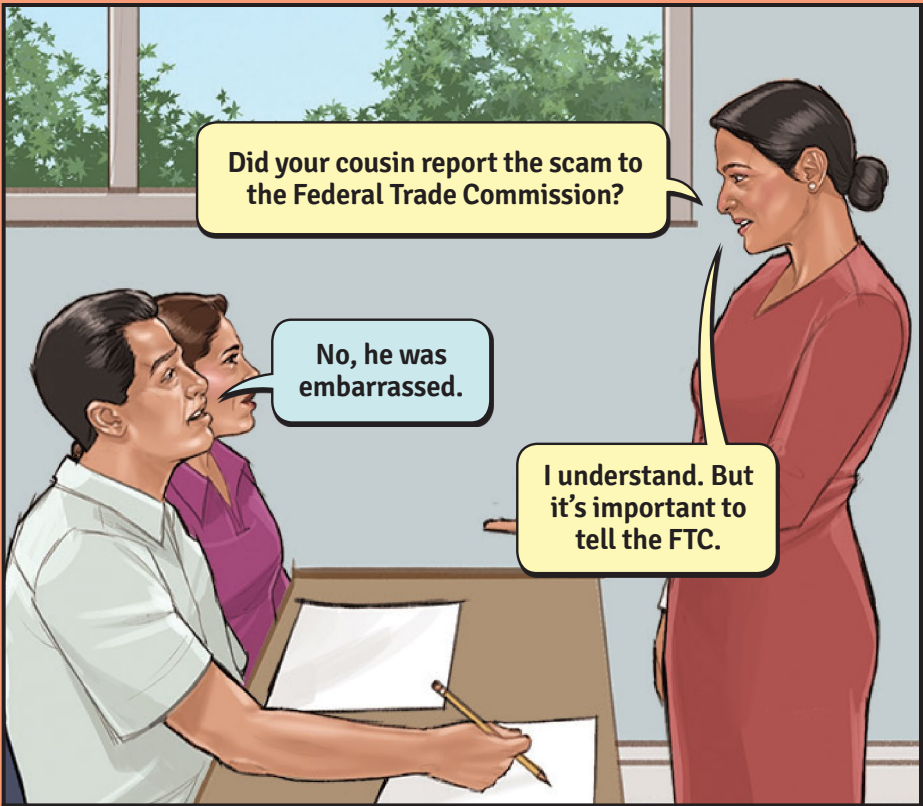
**My cousin lost money to a scam.**



**Oh, no! What happened?**



**They said he owed money. And if he didn't pay, they'd send the police and call immigration. He was intimidated, so he paid.**



Did your cousin report the scam to the Federal Trade Commission?

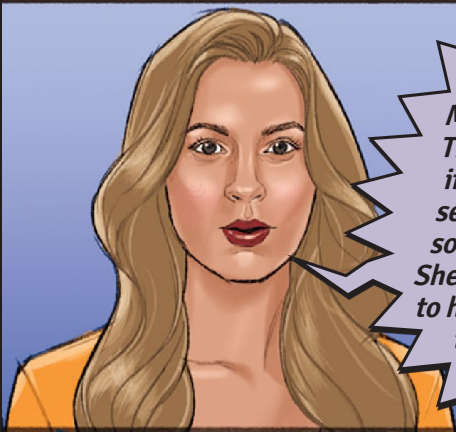
No, he was embarrassed.

I understand. But it's important to tell the FTC.



Every report makes a difference. I want you to watch this news story.





*The impersonators told Ms. Suarez she owed \$3,000. They threatened to report her if she didn't pay and keep it a secret. But after talking to her son, she realized it was a scam. She reported it to the FTC. Thanks to her and others who reported it, the FTC took action against the scammers.*

**NEWS**



**EVENING REPORT**

Wow, she was brave.  
I'll tell my cousin to report it.

He can give as much information as he's comfortable with.



**We only have a few minutes. Who can tell me something you learned today?**




**If we see something we think is a scam, talk about it with others.**




**And report it to the Federal Trade Commission.**



A woman with dark hair pulled back, wearing a red long-sleeved top, stands in front of a chalkboard. She is pointing with a white chalk stick towards the text on the board.

Excellent. Report  
a scam to the FTC  
online or by phone.

Report scams  
1-877-382-4357  
[ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)

A close-up of the woman's face, smiling. To her left, a hand holds a smartphone displaying the text 'ReportFraud.ftc.gov'.

You can report it  
online from your  
mobile phone, too.

ReportFraud.  
ftc.gov

## Talking about Scams Makes a Difference

- Think you spotted a scam? Talk about it, even if you're not sure it's a scam.
- Talking with someone about a scam might help you avoid it. And you might help someone you care about avoid a scam, too.

Report fraud, scams, and any bad business practice to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud) or by calling 1-877-FTC-HELP (1-877-382-4357). Share your experience and give as much or as little information as you want. Your report helps the FTC investigate, stop fraud, and alert the community.



Order free copies of this fotonovela and other FTC educational materials in Spanish at [ftc.gov/fotonovelas](https://www.ftc.gov/fotonovelas).

Sign up to get scam alerts in English at [ftc.gov/ConsumerAlerts](https://www.ftc.gov/ConsumerAlerts) and in Spanish at [ftc.gov/AlertasDeConsumidor](https://www.ftc.gov/AlertasDeConsumidor).



**August 2023**