

THE RIVERA FAMILY AVOIDS TELEMARKETING SCAMS

A FOTONOVELA FROM
THE FEDERAL TRADE
COMMISSION

AUDITORIUM



THE RIVERA FAMILY AVOIDS TELEMARKETING SCAMS



Blanca Rivera



Grandpa Silvio Rivera



Blanca's daughter,
Carolina



Mrs. Cuadra



Blanca's daughter,
Sofía

ABOUT THE FTC

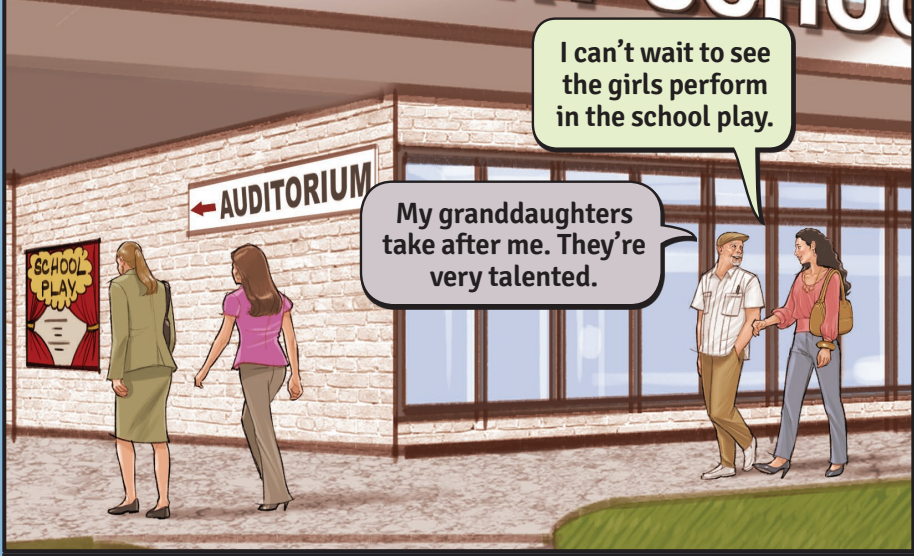
The Federal Trade Commission is the nation's consumer protection agency. Its mission is to protect consumers from fraudulent and deceptive practices.

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.

Report fraud by calling 1-877-FTC-HELP (1-877-382-4357) or at ReportFraud.ftc.gov.

Blanca and her father are walking to a school play.

SCHOOL



I can't wait to see the girls perform in the school play.

My granddaughters take after me. They're very talented.



Hello?

Hello, we have been trying to reach you. This call is an official notice from the IRS about a lawsuit against you.

Oh, no! Dad, I need a pen.





What was that call about?

The IRS said they're going to sue me, but I don't know why. I have to call them.

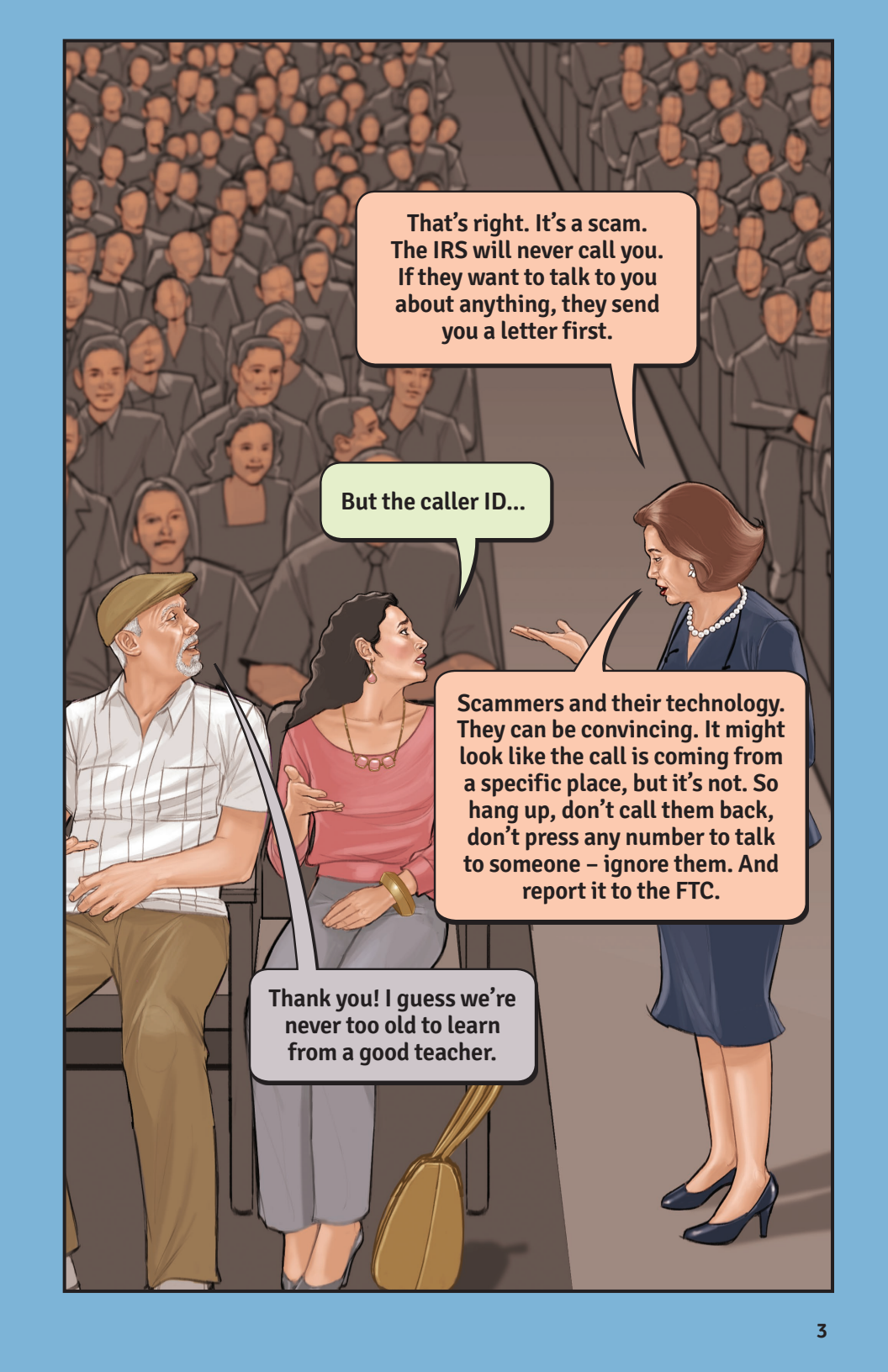
I don't know why they'd be calling...



You said the IRS called you?

Mrs. Cuadra!
Yes, it was a recording.
And the caller ID said it was the IRS.

I think that's a scam, my love.



That's right. It's a scam. The IRS will never call you. If they want to talk to you about anything, they send you a letter first.

But the caller ID...

Scammers and their technology. They can be convincing. It might look like the call is coming from a specific place, but it's not. So hang up, don't call them back, don't press any number to talk to someone - ignore them. And report it to the FTC.

Thank you! I guess we're never too old to learn from a good teacher.

Later that night at Grandpa's house.

Dad, weren't my little ones wonderful today?

Of course they were. Because...

(laughing) We take after you.



*RING
RING*

Oh, who's calling during dinner. Hello?



Silvio Rivera?

Yes?

Wilfredo Torres from Financial Services Bank. There's unusual activity on your account and I need to verify your Social Security and bank account numbers so we can protect your money.

Verify my information?
You said you are calling from my bank?

Please verify the rest of your Social Security number for me. The one that begins with 334.

I'm sorry, but I never give that information to someone calling me unexpectedly.




Who was that, Grandpa?

Not my bank, I can tell you that. It was a man who wanted to get my Social Security number, but that's not something we share, is it, my girls?



If the man got Grandpa's Social Security number, he could use it to apply for a job, or get a loan to buy a house or a car. And that would cause a lot of problems for Grandpa.

That's right. So we never give information to people who call asking for it. They could be lying about who they say they are, even if they seem to know something about us.

A woman with long dark hair, wearing a green dress with red sleeves and a necklace, stands in a kitchen. She is gesturing with her hands as if explaining something. A man with a grey beard, wearing a white short-sleeved shirt and brown pants, stands facing her. He is wearing a brown cap and has his hands in his pockets. The kitchen background includes wooden cabinets, a white teapot on a shelf, and a white refrigerator.

First the fake IRS and now this. What next?

I'm going to call my bank to let them know this joker is calling in their name. But I'm not using that caller ID number. I'll use the number I know is really my bank.

The next day...

This might be Grandpa.
He was going to the store.
Hello?

*RING
RING*

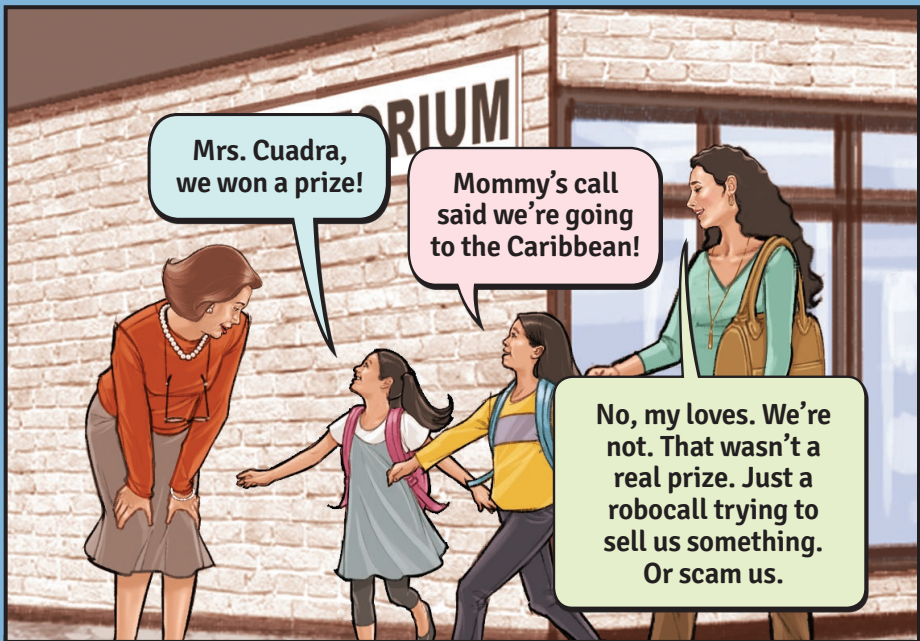


The Caribbean is calling!
Press 1 to connect to a
live sales rep to claim
your free prize at one of
our fabulous resorts...



Ugh, how do I get off
these telemarketing lists?
How do I stop them?





Mrs. Cuadra,
we won a prize!

Mommy's call
said we're going
to the Caribbean!

No, my loves. We're
not. That wasn't a
real prize. Just a
robocall trying to
sell us something.
Or scam us.



All these calls!
It's awful. Tell
me, is your phone
number on the
Do Not Call list?

Yes, but the
calls keep
coming. I don't
think it helps.

Oh, I think it does. I've been on it
for years. That way I know that the
calls I get are scams – because legit
companies wouldn't break the law.



But all these robocalls trying to sell me things...



You know that if you didn't give them permission to call you, those robocalls are illegal, right?



I knew they were bad, but I didn't know they were illegal! What do we do?

Hang up on them! And you can find out how to block unwanted calls at [ftc.gov/calls](https://www.ftc.gov/calls).

[ftc.gov/calls](https://www.ftc.gov/calls)

Later that evening...

So we can report all these calls to the Federal Trade Commission?

Yes! And if our phone number is registered on the Do Not Call list and a business still calls us, we'll report it at [DoNotCall.gov](https://www.donotcall.gov).



And if it's a scammer calling, we'll report them at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov).



HOW TO SPOT AND AVOID A TELEMARKETING SCAM:

- **Don't trust caller ID.** It might be a scammer who's faked their number.
- **If you're not sure, look up the real number and confirm with them.** But don't use the number from your caller ID.
- **Never give money to someone who demands that you pay by gift card, wiring money, or cryptocurrency.** It's a scammer.
- **Don't give personal or financial information to someone who calls unexpectedly.** Stop. Talk to someone you trust before giving out your information or making any payment.

Report fraud, scams, and bad business practices to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/identity-theft/identity-theft-reporting) 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.

Register your phone number with the National Do Not Call Registry at [DoNotCall.gov](https://www.donotcall.gov). This limits the number of telemarketing calls you get with the exception of companies you do business with, some charities, and political candidates.

Order free copies of this fotonovela and other educational materials in Spanish at ftc.gov/fotonovelas.

Sign up to get scam alerts in English at ftc.gov/ConsumerAlerts and in Spanish at ftc.gov/AlertasDeConsumidor.



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