

# Scammed? Don't Panic! Here's Your Action Plan



**Regain Control and Protect Yourself with Human Reclassified Foundation**

## Immediate Actions: Stop the Bleeding

Time is of the essence. If you've been scammed, take these **immediate** steps to minimize the damage:

1. **Cut off contact:** Block the scammer's number, email, and any other communication channels.
2. **Secure your accounts:** Change passwords for your email, banking, social media, and any other accounts that may have been compromised. Use **strong, unique** passwords for each.
3. **Contact your bank and credit card companies:** Report the fraudulent activity and request new cards if necessary. Ask about reversing any unauthorized transactions.
4. **Preserve the evidence:** Keep records of all communications with the scammer, transaction details, and any other relevant information. This will be crucial for reporting and recovery.

## Documentation: Your Shield Against Fraud

Thorough documentation is essential for proving your case and recovering your losses. Follow these tips:

- **Screenshot everything:** Capture conversations, emails, transaction confirmations, and any other evidence of the scam.
- **Create a timeline:** Document the events leading up to the scam, the scam itself, and the actions you've taken afterward.
- **Organize your records:** Keep all your documentation in a secure, easily accessible location. Consider using a cloud storage service with encryption.
- **Back it up!** Make copies of your documentation in case your computer is compromised.

## Report the Scam: Take Action Against Scammers

Reporting the scam helps authorities track down and prosecute scammers, and may even help you recover your funds. Report to these agencies:

- **Federal Trade Commission (FTC):** ReportFraud.ftc.gov
- **Internet Crime Complaint Center (IC3):** IC3.gov
- **Local Police Department:** File a report with your local police department.
- **FBI Internet Crime Complaint Center (FBI IC3):** Same as above, but emphasize online scams.
- **Social Security Administration (SSA):** oig.ssa.gov (If your Social Security number was compromised).

## Credit Freeze and Fraud Alert: Fortify Your Finances

**Credit Freeze:** A credit freeze restricts access to your credit report, making it harder for scammers to open new accounts in your name. This is **highly** recommended.

Contact these credit bureaus:

- **Experian:** experian.com
- **Equifax:** equifax.com
- **TransUnion:** transunion.com

**Fraud Alert:** A fraud alert requires creditors to verify your identity before opening new accounts or making changes to existing ones. While less secure than a freeze, it's still beneficial.

- **Setting up a credit freeze:** Follow the instructions on each credit bureau's website. It's free!
- **Reviewing credit reports:** Request a free copy of your credit report from each bureau at AnnualCreditReport.com. Look for any unauthorized accounts or activity.

## Additional Protective Measures: Stay Vigilant

Take these additional steps to further protect yourself from fraud:

- **IRS IP PIN:** Apply for an Identity Protection PIN (IP PIN) from the IRS to prevent tax-related identity theft. irs.gov
- **Fraud Monitoring:** Consider subscribing to a fraud monitoring service that alerts you to suspicious activity on your credit report.
- **Cybersecurity Tips:** Practice good cybersecurity habits: use strong passwords, be wary of suspicious emails and links, and keep your software up to date.
  - Strong passwords:** Use a mix of upper and lowercase letters, numbers, and symbols.
  - Suspicious emails:** Never click on links or open attachments from unknown senders. Always be skeptical!
  - Up-to-date software:** Make sure that your operating system, web browser, and antivirus software are always updated to protect against known vulnerabilities.

## Stay Safe and Informed

The fight against scams is an ongoing battle. By taking swift action, documenting everything, reporting the crime, and implementing protective measures, you can reclaim your financial security and peace of mind. Remember, the Human Reclassified Foundation is here to support you every step of the way. Stay informed, stay vigilant, and never hesitate to seek help.