

**The Post Rock Connection**  
**Post Rock Extension District #1 Family and Consumer Sciences Column**  
**Month of December 2024**  
**By Jamie Rathbun, Family and Community Wellness Agent**

**Protect Your Money and Stay Safe**

With the holiday season approaching, gift cards are popular and convenient... and not just for gifts. Criminals have latched onto gift cards as a convenient form of payment in their scams. In a 2022 AARP survey, 1 in 3 adults said they or someone they know had been asked at some point to purchase a gift card to pay a bill, fee or some other debt or obligation or to claim a prize. About one in four adults who were contacted reported they bought the cards, or approximately 13 million U.S. adults ages 18 and older.

Understanding how this scam works and staying alert can help you avoid becoming a victim.

**How the gift card scam works.** Gift card scams start with a call, text, email, or social media message.

Typically, the message appears to come from someone you know (a boss or family member – scammers can find out a lot about us by searching our social networks). The message reads something like this, *Hi, Good to hear from you. I need to get three iTunes gift cards for my niece. It's her birthday but I can't do this now because I'm currently traveling. Can you get them for me from any store around you? Send me the numbers on the back of the cards so I can send them to my niece. I'll pay back next week when I get back home.*

Scammers will try every trick to get you to buy gift cards and hand over the card number and PIN codes. :

**Recognize the red flags.** Watch for these warning signs:

- **Request for payment via gift cards:** Legitimate organizations will never ask you to pay with gift cards.
- **Urgency and pressure:** Scammers often create a sense of urgency, pushing you to buy and send gift card information immediately.

- **Pretending to be someone you know or trust:** Scammers might impersonate a family member, friend, coworker, financial institution and more. When in doubt, call the person or business directly.

### Types of gift card scams

- **Scammers say they're from the government:** They say they're from the IRS, the Social Security Administration, etc. Government agencies won't contact you to demand immediate payment. They never demand payment by gift card.
- **Scammers claim to be from tech support:** They say they're from Microsoft or Apple and there's something wrong with your computer. They ask for remote access, and say to pay them to get it fixed. Don't give them access to your computer.
- **Scammers claim to be a friend or family member with an emergency:** If the scammer uses voice cloning, they may even sound just like your loved one. They ask you to send money right away, but not tell anyone. If you're worried, contact the friend or relative to check that everything is all right.
- **Scammers claim you've won a prize:** But first, they tell you to pay fees or other charges with a gift card. No honest business or agency will ever make you buy a gift card to pay them for a prize. And did you even enter to win that prize?
- **Scammers claim they're from your utility company:** They threaten to cut off your service if you don't pay immediately. But utility companies don't work that way.
- **Scammers ask for money after they chat you up on a dating website.:** Romance scammers will make up any story to trick you into buying a gift card to send them money. Slow down. Never send money or gifts to anyone you haven't met in person, even if they send you money first.
- **Scammers send a check for way more than you expected:** They tell you to deposit the check and give them the difference on a gift card. Don't do it. That check will be fake, and you'll be out all that money.

### How to protect yourself

- **Be skeptical:** Always question requests for payment via gift card, even from someone claiming to represent a legitimate organization.

- **Verify contact details:** If someone you know asks for a gift card, confirm their identity by contacting them through a known number or email.
- **Report scams immediately:** If you receive a suspicious request, report it to the Federal Trade Commission (FTC) at ReportFraud.ftc.gov or contact the gift card company directly to see if funds can be recovered.

**What to do If you're targeted.** If you think you've fallen for a gift card scam, act fast:

1. **Contact the gift card company:** Report the fraud, and see if any funds are still on the card. The company may be able to help.
2. **Report to the FTC:** Even if you're unable to recover the funds, reporting the scam can help authorities track and prevent future scams.

Stay alert and protect yourself from falling for this costly trick.

*The Post Rock District of K-State Research and Extension serves Jewell, Lincoln, Mitchell, Osborne, and Smith Counties. Contact Jamie Rathbun at [jrathbun@ksu.edu](mailto:jrathbun@ksu.edu) or by calling 785-524-4432. Stay connected with "Post Rock Extension" on Facebook, Twitter, Instagram, and YouTube. Our website is [www.postrock.ksu.edu](http://www.postrock.ksu.edu).*

**Post Rock Extension District #1**

**Lincoln Office** 100 W. Lincoln St. Box 6 Lincoln, KS 66905 (785) 327-7702  
**Mankato Office** 307 N. Commercial Mankato, KS 66956 (785) 378-3174  
**Osborne Office** 113 N. 1<sup>st</sup> Street Osborne, KS 67473 (785) 346-2521  
**Smith Center Office** 218 S. Grant P.O. Box 287 Smith Center, KS 66967 (785) 282-6823