

What to do if you got scammed

Easy · 30 min to do, more if your identity was used · Free

YOU'LL NEED

- ☐ How, when and how much you paid, and to whom
- ☐ Screenshots of the messages, profiles, phone numbers and payment confirmations
- ☐ The gift card and receipt, if you used one
- ☐ Your bank's or card issuer's phone number (on the back of the card)

DO IT LIKE THIS

- 1 **Call whoever moved the money, now.** Scammers pick payment methods that are hard to trace, and your money may already be gone, but it's always worth asking. Use the table below for who to call and what to say.
- 2 **Say the words.** Tell them a scammer tricked you, and ask them to reverse the payment and refund your money. Write down the date, the time, who you talked to and any claim number.
- 3 **Follow up in writing for card problems.** Send a letter to the issuer with your account number and the date and time you noticed the problem and first reported it. Keep a copy and your call notes.
- 4 **Lock down your accounts.** If you gave away a password and can still log in, make a new, strong one, change it anywhere else you used it, and turn on two-factor authentication. If you're locked out, use the account's recovery steps.
- 5 **If you let a scammer into your computer or phone, update your security software, run a scan and delete anything it flags, then change passwords and turn on two-factor authentication.**
- 6 **If you gave out your Social Security number and it was used, report it at [IdentityTheft.gov](https://www.identitytheft.gov) for a recovery plan.** If you're not sure it was used, follow the steps at [IdentityTheft.gov/databreach](https://www.identitytheft.gov/databreach). Consider freezing your credit.
- 7 **Report it at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov).** The FTC uses reports to build cases, spot trends and warn people. For internet crime, you can also file with the FBI's IC3.

Watch out Expect a second wave. Scammers impersonate the FTC. The FTC will never threaten you, tell you to move money to "protect it," or tell you to withdraw cash or buy gold and hand it over.

DAD NOTE *Embarrassed is fine. Silent isn't. Call the bank first.*

Full lesson: aptkeys.com/tools/spotting-scams/what-to-do-if-you-got-scammed/

Checked October 2, 2026. Sources: Federal Trade Commission; Federal Bureau of Investigation.