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“Stay Safe from Scams”

Scammers today seem relentless. Whether it’s through a phone call, email, or a suspicious website, consumers are constantly targeted by people looking to make a quick buck or worse, steal their identity.

Elizabeth Kiss, Kansas State University Family Finance Specialist, shares several common signs consumers should look for in a potential scam:

1. The scammer pretends to be from an organization you might know

Scammers often impersonate trusted agencies such as the Social Security Administration, the IRS, or Medicare. Others may pose as representatives from a utility company or charity. Using spoofing technology, they can even alter the caller ID to make it look like the call is coming from a legitimate number.

2. The scammer indicates there is a problem that needs your attention

You may be told that you owe money, a family member is in trouble, or your computer has a dangerous virus. In other cases, scammers tempt you with a prize, insisting you must act immediately to claim it.

3. The scammer pressures you to act immediately

Scammers don’t want you to have time to think. Their goal is to create panic or excitement so you’ll hand over personal information without hesitation. If an offer sounds too good to be true, it probably is. Kiss advises consumers to pause and verify before acting. If you are on the phone, hang up and check out their story through an official source. If it’s an email, don’t rush; do some research before replying.

4. The scammer indicates you owe money and says there is only one way to pay

Even if you legitimately owe money, no agency will insist you pay only through cryptocurrency, wire transfer, a money app, or gift cards. These are common red flags that the request is fraudulent.

To protect yourself from scams, take steps to block potential communication channels. Use call and text filters, and report unwanted spam so those numbers can’t reach you again. Never share personal or financial details in response to an unexpected request. Be mindful of your digital footprint and keep your devices secure. Regular software updates help ensure the latest security protections are in place. The Federal Trade Commission (FTC) provides valuable resources, including fraud prevention tips and up-to-date consumer alerts. Scammers rely on catching people off guard. By learning the warning signs and taking a moment to pause before acting, you can avoid becoming their next target.

Information comes from Kansas State University Publications.

Join us for a hands-on nutrition series where kids in 2nd–5th grades will learn about building balanced plates, choosing healthy snacks, and making smart food choices. Each session includes a fun, easy recipe they can prepare and enjoy! Sessions will be held at Eureka Methodist Church on Sept. 16, Sept. 30, and Oct. 14 from 4:30–5:30 PM. To sign up, please contact the Extension Office.