

Do you **REALLY** know
who you are sending money to?



BE INFORMED. BE AWARE.

IMPORTANT TIP:

Never send money to someone you haven't met in person.



**If you believe that you are a victim of fraud,
call the Western Union Fraud Hotline at**

1-800-448-1492

**WESTERN
UNION** **WU**[™]

moving money for better

GBRFRCOLE
6-15



Scam artists know that unsuspecting college students can be easy targets because they are looking to save or earn money easily. Whether an offer is online, in the mail, or posted on a bulletin board around campus, be aware of some typical scams that target college students and how to avoid them.

Advance Fee / Prepayment Scam

You are looking for a new loan or credit card and apply for it online. After you apply, the fraudster tells you to send a money transfer to pay a small fee in advance. You send the money, but never receive the new loan or credit card you thought you applied for. You should never have to pay upfront for a loan or credit card using a money transfer.

Other types of products or services offered may include scholarships, grants, financial aid, tech support, or moving fees.



Internet Purchase Scam



You find an item, product or service that you want to buy advertised online. You are told by the seller to pay by using a money transfer. You send the money, but never receive the purchased item or service. The scammer picks up the money; never really having the item, product or service to sell in the first place. You should never pay for an item purchased on the Internet with a money transfer to an individual.

Items often advertised are electronics, supplies, furniture, pets, cars, and event tickets.

Emergency Scam

You receive an email, phone call or notification by social media that a friend or family member needs money for an emergency or urgent situation such as bail, fines, medical expenses, etc. The fraudster either makes you believe that they are someone you know or that they are acting on behalf of someone you know that is in trouble. Often, social media sites are used to gather personal details that makes the scam seem more legitimate. Fortunately, no emergency has actually occurred, but your money is gone. You should never send money to an individual you have not met in person or for an emergency you have not verified.

Common scenarios used are being mugged, stuck in jail while on a school break or a lost passport during a study abroad.



Employment Scam

You see an opportunity on a job board or posted online to work-from-home or be a nanny and think this is the perfect job for you. You receive a check in the mail after you have accepted the job. You are told that it is a signing bonus or can be used to buy supplies, equipment or is payment for other items needed for the job. You are instructed to deposit the check and send the remaining funds to the employer — who is a fraudster. When the check bounces you are responsible for the entire check amount. Never send money to an individual you have not met in person or from a check until it officially clears, which can take weeks.

Common employment opportunities are work-from-home, evaluating a business, nanny or babysitting.

Relationship Scam

The relationship scam starts simply: you meet online on a dating website or other social media site. The relationship progresses; you email, talk on the phone, and trade pictures. Finally, you make plans to meet. As the relationship gets stronger, things start to change. The scammer asks you to wire them money. The first money transfer is small, but the requests keep coming and growing—their family member needs emergency surgery, they need airfare to come for a visit, etc. The payback promises are empty; the money's gone, and so is their love.



Rental Property Scam

A rental property is advertised online, often on free classified websites, at a considerable discount and may include pictures and floor plans to give the appearance it is available, to prey on unsuspecting real estate victims. You express interest in the property and are asked to send a money transfer for a deposit, to verify funds, or other legitimate sounding reasons. You send the money that is requested; however, the property never existed and your money is gone. You should never pay for a property you found online using a money transfer to an individual.

This can also apply to ads requesting a roommate.

NEVER send money to someone you haven't met in person and confirm emergency situations are real before sending money.



Learn more by using these fraud awareness resources offered by Western Union:

Visit our website www.wu.com/fraudawareness
Watch videos, view brochures, articles and other materials,
and take our Fraud Quiz to test your knowledge of scams.

We're social:

- Facebook - facebook.com/WesternUnion
- Twitter - [@WUStopFraud](https://twitter.com/WUStopFraud)

If you receive a scam email referencing Western Union services, forward it to us at spooof@westernunion.com.

**If you believe that you are a victim of fraud,
call the Western Union Fraud Hotline at
1-800-448-1492**



moving money for better

© 2015 Western Union Holdings, Inc. All Rights Reserved. All other logos, trademarks, service marks and trade names referenced in this material are the property of their respective owners.

