



# FLORIDA CONSUMER NEWSLETTER

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## DUVAL 4-H LIFESMARTS TEAM REPRESENTS STATE AT NATIONAL COMPETITION

For the past few years, Duval 4-H has had teams participate in LifeSmarts, a nation-wide competition where youth in middle and high school can test their knowledge on various topics related to everyday life. From buying a car to reading medicine labels to choosing the right type of bank account, these youth gain essential skills that will benefit them in their lives and careers. After spending many hours attending study sessions, reviewing educational materials, and taking practice quizzes, the youth take qualifying quizzes in order to participate in the state competition.

This year, the Duval 4-H LifeSmarts Team won the state competition in January and will be representing the state of Florida at the National Competition this April in San Diego, California. The Duval 4-H Youth Development Program's LifeSmarts team is comprised of two freshman and two senior students, all of whom are homeschooled. Most of the students are very active in local 4-H clubs, and they have been working hard to fundraise for their trip to the National Competition.

We'll be wishing our Florida LifeSmarts Champions luck at the National Competition this April! Visit Florida LifeSmarts for more information about LifeSmarts and how to participate

LifeSmarts is a program of the National Consumers League (NCL), America's oldest consumer organization, representing consumers and workers on marketplace and workplace issues since 1899. The program provides real-world consumer education for students who learn about core consumer topics and develop critical thinking, leadership, and teamwork skills. Participants focus on five key topic areas: consumer rights and responsibilities, the environment, health and safety, personal finance, and technology. The goal of LifeSmarts is to create consumer savvy young people who will be well equipped for adult life in today's complex, global marketplace.



[www.FloridaConsumerHelp.com](http://www.FloridaConsumerHelp.com)

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Photo Caption: Duval 4-H LifeSmarts Team members (from left to right): Bryson C., Jesse C., Jaiden R., and Alex P.

This is what the team members had to say about what they have learned from the competition so far:

Bryson C., Team Captain, 12th grade: “During my years with 4-H, I’ve learned the complicated realities of becoming an adult. So much so that it has been inspiring me to become the team captain in my second year.”

Jesse C., 9th grade: “4-H and LifeSmarts has taught me a lot about what to expect as I get older and go out into the world. It’s taught me how to handle it and prepare for the challenges ahead.”

Jaiden R., 12th grade: “Being a part of this team has taught me many things, such as how to protect from identity theft and scams.”

Alex P., 9th grade: “LifeSmarts has taught me so much about finance and technology, which I can use later in life to help build job skills and help resume building.”



# FBI RELEASES 2023 INTERNET CRIME REPORT

The FBI's Internet Crime Complaint Center (IC3) released its 2023 Internet Crime Report and accompanying state reports, which includes information from over 880,000 complaints of suspected Internet crime with potential losses exceeding \$12.5 billion nationwide.

The 2023 report shows that Floridians filed more than 41,000 complaints to IC3, with reported losses exceeding \$874 million – a nearly \$30 million increase from the 2022 report. Florida ranked in the top ten states both by number of victims and victim losses. While the IC3's accompanying state report indicates all age groups in Florida were impacted by internet crimes, Florida's senior population accounted for the highest reported losses at over \$293 million.

Floridians reported a variety of internet crimes; however, the costliest schemes were reported as investment fraud (over \$150 million), business e-mail compromise (over \$67 million), and confidence/romance fraud (over \$40 million). These crimes are described as:

- **Investment Fraud:** Deceptive practice that induces investors to make purchases based on false information. These scams usually offer the victims large returns with minimal risk. (Retirement, 401K, Ponzi, Pyramid, etc.)
- **Business e-mail Compromise (BEC):** BEC is a scam targeting businesses or individuals working with suppliers and/or businesses regularly performing wire transfer payments. These sophisticated scams are carried out by fraudsters by compromising e-mail accounts and other forms of communication, such as phone numbers and virtual meeting applications. They use social engineering or computer intrusion techniques to conduct unauthorized transfer of funds.
- **Confidence/Romance Fraud:** Most often through social media or dating sites, a victim believes they are in a relationship (family, friendly, or romantic) and are tricked into sending money, personal and financial information, or items of value to the perpetrator or to launder money.

The report contains information about the most prevalent internet crimes affecting the public and offers guidance for prevention and protection.

The FBI encourages victims to report suspected Internet crimes to the IC3 at [www.ic3.gov](http://www.ic3.gov), the nation's central hub for reporting cybercrime. The mission of the IC3 is to provide the public with a reliable and convenient reporting mechanism to report suspected internet crime to the FBI, and to develop effective alliances with law enforcement and industry partners to help those who report. Information is processed for investigative and intelligence purposes for law enforcement and public awareness.





# IMPOSTER SCAMS

People are losing big money to scammers running complicated scams. The scams usually involve someone supposedly spotting fraud or criminal activity on one of your accounts, offering to help “protect” your money, sometimes asking you to share verification codes, and always telling you to move money from your bank, investment, or retirement account. And every bit of it is a scam.

For example, an experienced financial columnist with a respected New York magazine recently shared her scam story. She fell victim to an elaborate imposter scam in which the scammers convinced her they were successively from Amazon, the Federal Trade Commission, and the CIA. Operating under the belief that she was suspected of money-laundering and that she and her family were in danger, she delivered a shoebox containing \$50,000 in cash to a perfect stranger. She was convinced that handing over the money would keep her and her family safe and protect her money, and she was pressured into doing it all within just a few hours without telling her husband or contacting anyone else to verify the story.

To help protect people you care about, and their life savings, share this advice on how to stop these scammers in their tracks.

Never move or transfer your money to “protect it.” Your money is fine where it is, no matter what they say or how urgently they say it. Moving it means you’ll lose it, not protect it. Someone who says you have to move your money to protect it is a scammer. Period.

Never share a verification code. Ever. Banks use these codes in online banking to prove you’re really you. If you share that code, the scammer can use it to prove they’re you. No caller — especially someone from your bank’s fraud department — will ever ask for the verification code. That’s always a scam.

Stop and check it out. If you’re worried, call your real bank, broker, or investment advisor. Use the number you find on your statement — never the number the caller gave you, which will take you to the scammer.

Report it. If you get a call like this, tell your bank or fund right away. Especially if you moved money or shared a verification code. Then tell the FTC: [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

Scammers keep switching stories and making the scam more complicated. Stay alert and visit [FloridaConsumerHelp.com](https://www.flahelp.com) to learn more about Scams and Fraud.



# SPOTTING A SCAMMER

By Jennifer Leach, Division of Consumer and Business Education

Scammers say and do things that can tell us they're lying — and they're not who they pretend to be. Of course, to hear or see those clues, we have to get past the panic scammers make us feel, thanks to the so-called emergencies they try to create. And since scammers are convincing, that can be hard to do. But recent scams are costing people their life savings, so here are some sure ways to spot the scammer.

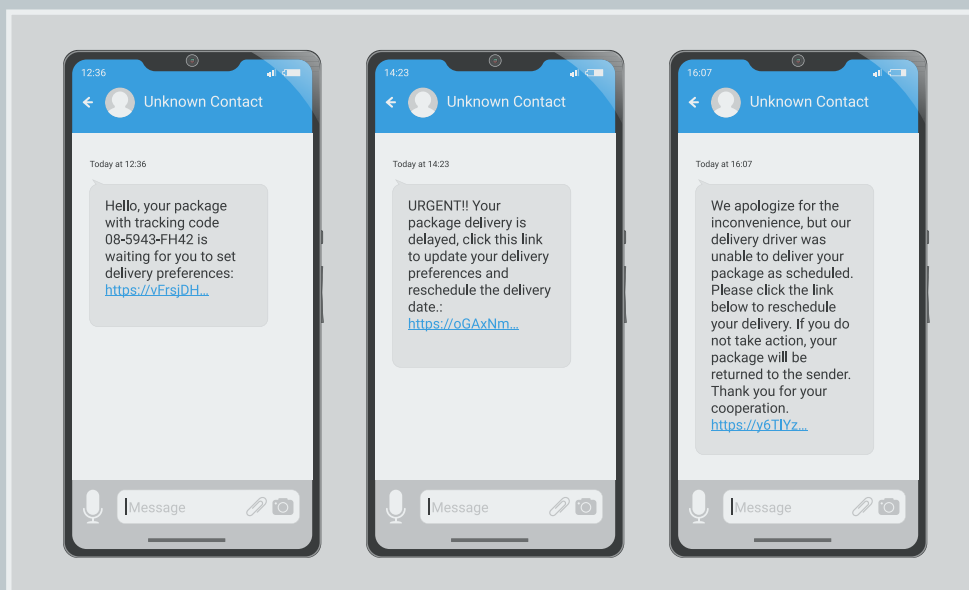
Things only scammers will say:

- “Act now!” That’s a scam. Scammers use pressure, so you don’t have time to think. But pressuring you to act now is always a sign of a scam. It’s also a reason to stop.
- “Only say what I tell you to say.” That’s a scam. The minute someone tells you to lie to anyone — including bank tellers or investment brokers — stop. It’s a scam.
- “Don’t trust anyone. They’re in on it.” That’s a scam. Scammers want to cut you off from anyone who might slow you down.
- “Do [this] or you’ll be arrested.” That’s a scam. Any threat like this is a lie. Nobody needs money or information to keep you out of jail, keep you from being deported, or avoid bigger fines. They’re all scams.
- “Don’t hang up.” That’s a scam. If someone wants to keep you on the phone while you go withdraw or transfer money, buy gift cards, or anything else they’re asking you to do: that’s a scammer. DO hang up.

And here’s a list of things that only scammers will tell you to do:

- “Move your money to protect it” is a scam. Nobody legit will tell you to transfer or withdraw money from your bank or investment accounts. But scammers will.
- “Withdraw money and buy gold bars” is a scam. Always. Every time.
- “Withdraw cash and give it to [anyone]” is a scam. Doesn’t matter who they say: it’s a scam. Don’t give it to a courier, don’t deliver it anywhere, don’t send it. It’s a scam.
- “Go to a Bitcoin ATM” is a scam. Nobody legit will ever insist you get cryptocurrency of any kind. And there’s no legit reason for someone to send you to a Bitcoin ATM. It’s a scam.
- “Buy gift cards” is a scam. There’s never a reason to pay for anything with a gift card. And once you share the PIN numbers on the back, your money’s as good as gone.

If you see or hear any version of any of these phrases, you’ve just spotted a scammer. Instead of doing what they say, stop. Hang up. Delete the email. Stop texting. Block their number — anything to get away from them. And then, tell someone you trust and report the scam to the FTC: ReportFraud.ftc.gov.



# AVOIDING DEBT RELIEF SCAMS

By Gema de las Heras, Consumer Education Specialist, FTC

Are you looking for ways to pay off credit card debt? Offers to help you cut down or wipe out your debt might sound like a perfect solution, but dishonest debt relief companies will take your money and do little or nothing to help. So how do you get real help and skip the scammers?

If you're having trouble keeping up with payments, it can help to make a budget. Use this worksheet to help you figure out where your money goes and if there are ways to cut your spending. If you're already behind on your bills, don't wait. Call your creditors and explain your situation before a debt collector gets involved. Try to work out a payment plan with lower, more manageable payments.

Learn to spot scammy debt relief companies that make all kinds of promises to get your money upfront:

- Never pay anyone who tries to collect fees from you before they do anything to help you deal with your debt. That's illegal.
- Don't share your financial or personal information with someone who calls unexpectedly, offering to help you settle your debts. That's probably a scammer.
- Don't do business with anyone who guarantees you results from a "new government program" for a fee, or tries to enroll you without first reviewing your financial situation.

Who can help? You could work with a credit counseling program to help you manage your money and debt. Look for these services at credit unions, universities, military personal financial managers, and U.S. Cooperative Extension Service branches. Many of these organizations offer services with low fees, but make sure you ask how much they'll charge you.

Learn more at [ftc.gov/debt](https://ftc.gov/debt). Suspect a debt relief scam? Tell the FTC at [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov).





# ABOUT THE FDACS DIVISION OF CONSUMER SERVICES

FDACS is Florida's state consumer protection agency responsible for regulating charities and handling consumer complaints. FDACS handles more than 400,000 consumer complaints and inquiries, oversees more than 500,000 regulated devices, entities, and products like gas pumps and grocery scales, performs over 61,000 lab analyses on products like gasoline and brake fluid, performs nearly 9,000 fair ride inspections, and returned over \$2.8 million to consumers through mediations with businesses.



The Division of Food Safety monitors food from the point of manufacturing and distribution through wholesale and retail sales to ensure the public of safe, wholesome and properly represented food products.

**CLICK THE ICON ABOVE TO SEE THE LATEST RECALLS, MARKET WITHDRAWALS, & SAFETY ALERTS.**



The Consumer Product Safety Commission provides consumer product recall information as part of the agency's mission to protect consumers and families from hazardous products.

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*The Florida Department of Agriculture and Consumer Services is the state's clearinghouse for consumer complaints, protection and information. Consumers who would like information about filing a complaint against a business or who believe fraud has taken place can visit us online at [FloridaConsumerHelp.com](https://www.floridacconsumerhelp.com) or contact the department's consumer protection and information hotline by calling 1-800-HELP-FLA (435-7352) or 1-800-FL-AYUDA (352-9832) for Spanish speakers.*