



FLORIDA CONSUMER NEWSLETTER

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HOLIDAY SCAMS

Wouldn't it be nice if criminals took a break for the holidays, leaving the rest of us to enjoy our celebrations without the worry of scams and fraud? Unfortunately, they don't slow down at this time of year, and if anything, scammers ramp up their activity to take advantage of unsuspecting consumers.

Luckily, you can preserve your holiday cheer and reduce your chances of becoming a victim by learning a few signs of some common scams. Remember, these scams can take on holiday-themed forms at this time of year but can still be a threat all year long.

1. Secret Sister/Gift Exchange Scam – This is a type of pyramid scheme that works by having each person send one small gift to a “secret sister” while providing personal details to be shared with the larger group. It comes with the promise that you will be showered with gifts in return but what actually happens is the scam organizers collect the gifts and disappear with your personal information. Even worse, depending on how it manifests and where you live, it may even be illegal to participate.

2. Charity Scams – Goodwill and generosity are hallmarks of the holiday season. Unfortunately, thieves are all too willing to take advantage of our best intentions. In a year marked by so many severe storms and with the widespread availability of crowdfunding and online posting through social media, it can be very difficult to know who to help and how. Donate safely this season. Verify the charity of your choice is registered with the Florida Department of Agriculture and Consumer Services by using the [Check-A-Charity](#) tool.

3. Shipping, Fake Retail Scams – As our holiday shopping gets fully underway, it can be hard to discern genuine retailers and their messages from the phonies. Copycat websites, fake internet storefronts and bogus emailed receipts that trick us into divulging sensitive information are just a few of the tools scammers can use to steal your identity, your money, or both.

4. E-Cards – There are several reputable websites that offer fun “e-cards,” complete with photo personalization, animated video, and even musical sound effects. Unfortunately, the cards arrive as an email in your inbox telling you to click the link to view it; it takes no tech skill whatsoever to launch a spam email campaign that tricks recipients into downloading a virus instead of a delightful card. Make sure you verify it with the sender before you click any links.

5. Seasonal Employment – There's never a time when most of us couldn't use a little extra money, and scammers especially take advantage of that fact around the holidays. Bogus job offers that steal your identifying information, criminal scams that get you to “reship” stolen property, and too-good-to-be-true jobs that require you to send in money or allow access to your bank account are just some of the ways scammers posing as employers can harm you.

This holiday season, arm yourself with information so you won't have to waste time worrying about scams and fraud. Also, do your friends and family a favor: give the gift of awareness by keeping others informed about these scams and more.

www.FloridaConsumerHelp.com

1-800-HELP-FLA(435-7352) • Mon-Fri, 8a.m. – 5p.m., EST • 1-800-FL-AYUDA(352-9832)

TSA PRECHECK SCAMS

Are you planning to travel for the holidays? To avoid waiting in airport security lines, some people opt to get TSA PreCheck. Knowing this, scammers will send emails that look like they are from [TSA PreCheck](#). The scammers hope you will click a link that takes you to a scam website that only looks like the official site — but it's not. If you pay to “enroll” or “renew” your TSA PreCheck, you may not even realize you have paid a scammer until you get to the airport for your next trip. But there are ways to spot these scams.

If you are applying for TSA PreCheck for the first time, you do not pay the application fee online. To get PreCheck, you complete the application and pay in person at a [TSA enrollment center](#). Only a scammer will ask you to pay online for an initial enrollment.

If you already have TSA PreCheck, you can renew and pay in person or take care of both online. The real TSA even sends renewal reminder emails out. But to avoid a scam, start your renewal at [tsa.gov/precheck](#) instead of clicking a link. A scammer's link will take you to a scam site that looks real, but if you pay and give your information, the scammer will steal it.

To avoid scammers impersonating TSA PreCheck:

- **Don't click links in unexpected emails or text messages**, no matter how real they look.
- **Don't be rushed**. If someone insists that you pay right away, chances are that's a scammer.
- **Start at [tsa.gov/precheck](#)**. Typing in that URL yourself is the best way to avoid the scam. And remember that all TSA PreCheck sites are .gov sites, not a .com.

Tell the FTC at [ReportFraud.ftc.gov](#) if you think you spotted this scam. And learn [how to recognize phishing scams](#) to keep scammers from stealing your money or identity.



COMMON SCAMS

Alvaro Puig, Consumer Education Specialist

We recently shared advice to help you [safeguard the personal information in your accounts](#), on your computer, and [on your phone](#) to protect it from identity theft. But scammers aren't just after your data. They want your hard-earned cash, too. Here are some common scams to watch out for.

Fake Fraud Alerts

Scammers pretend to be your bank and companies you might know and send messages about a supposedly suspicious transaction. If you reply, they call you and tell an [elaborate story about fraud using your identity](#). They promise to help but instead drain your account.

What to do: Don't click on a link in an unexpected message. If you think the message might be legitimate, contact the company through their official app, website, chat, or customer service phone number. Don't call back the number that called you or a number someone left in a voicemail or text message.

Fake Investment Opportunities

Scammers reach out to people through social media with "special" opportunities to invest in cryptocurrency. They guarantee big returns with little or no risk. If you take the bait, they direct you to a spoofed site where you think you're investing. But you're not. It's a fake site. After they've gotten as much as they think they can get from you, they shut down the bogus website and disappear with your money.

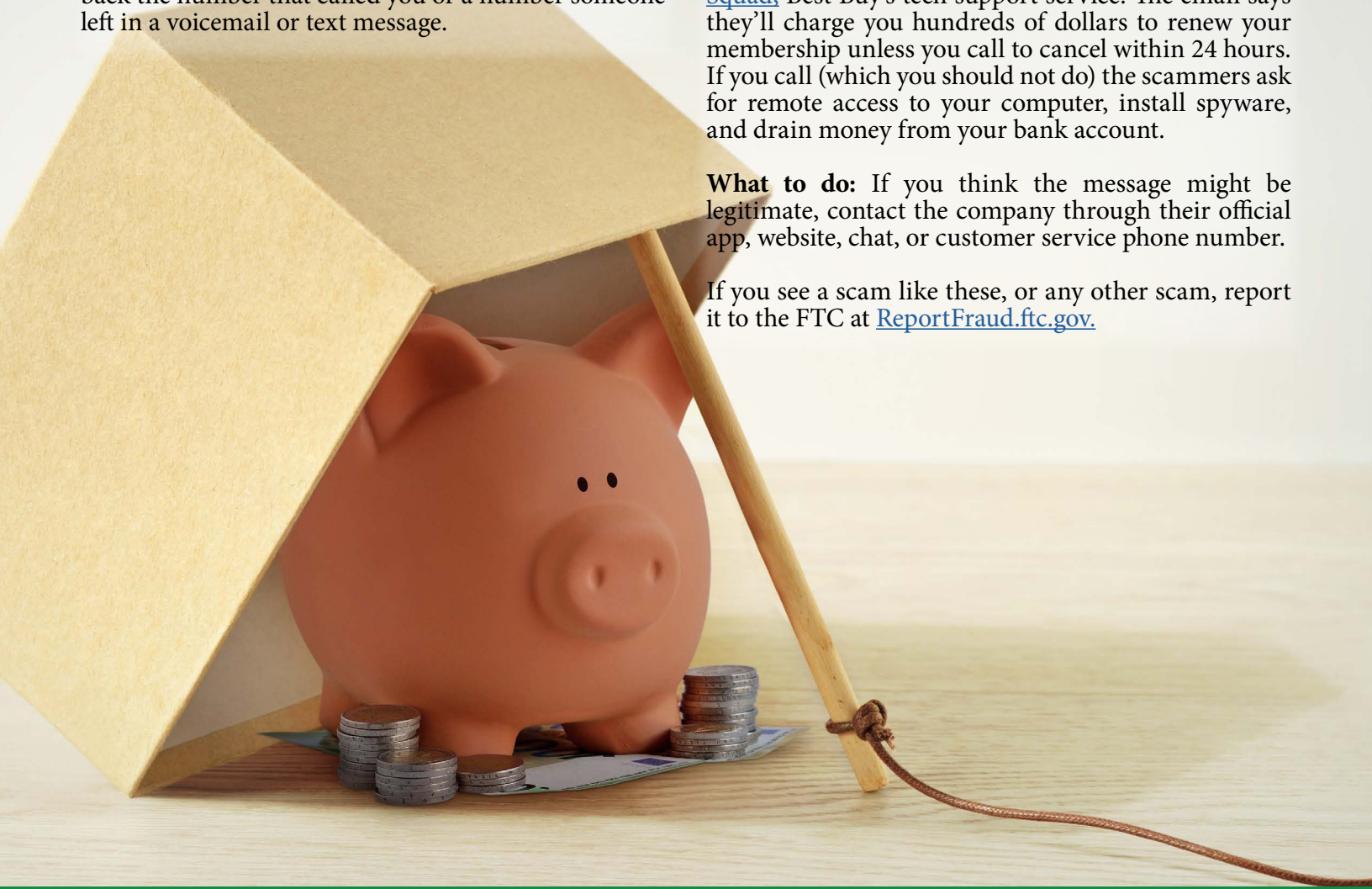
What to do: Don't believe anyone who **guarantees** you can earn a lot of money on an investment with **little or no risk**. All [investments have risks](#) so [research the opportunity](#) before you invest.

Fake Invoices

Scammers send you a bogus email about renewing a subscription or membership you never signed up for. For example, they might [pretend to be from Geek Squad](#), Best Buy's tech support service. The email says they'll charge you hundreds of dollars to renew your membership unless you call to cancel within 24 hours. If you call (which you should not do) the scammers ask for remote access to your computer, install spyware, and drain money from your bank account.

What to do: If you think the message might be legitimate, contact the company through their official app, website, chat, or customer service phone number.

If you see a scam like these, or any other scam, report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/identity-theft).



WELCOME TO YOUVILLE

Jim Kreidler, Consumer Education Specialist, FTC

If the young people in your life spend lots of time online — watching videos, playing games and texting friends — do they have the skills to question and evaluate what they find there? The FTC's new educational materials and classroom-based tools could help. Whether you're an educator, parent, or youth group leader, head over to [Youville](https://www.ftc.gov/youville) and start exploring.

[Youville](https://www.ftc.gov/youville) teaches kids ages 8-12 about privacy and online safety, understanding advertising, spotting scams, and digital citizenship. The free, standards-based, in-class educational program has fun activities to help you teach kids how to safely navigate the online world.

Through twelve lessons, kids find out things like what information is personal, what to do if someone uses bullying language online, how to understand the advertising techniques that target them, and how to spot free offers that aren't really free. Educators guide students on their learning adventures with activities all around Youville — in a skatepark, an aquarium, and a garden — helping save the Youbies from The Claud, a powerful energy that causes chaos.

Reach out to the teachers, librarians, youth leaders, aftercare professionals, and any other educator in your life. Tell them about Youville's free lesson plans, slides, activity sheets, posters, and bookmarks. In a time crunch? Each lesson stands alone, so you can pick and choose topics and activities that work best for your kids.

View this [promotional video](#) for more information and start helping young people on their [Youville](https://www.ftc.gov/youville) adventure today.



HEALTH STUDIOS

The new year is just around the corner, and “getting in shape/losing weight” consistently tops the list of new year resolutions. Gyms, or health studios as they are called in Florida law, see a marked increase in memberships after the first of the year. Consumers intent on meeting their fitness goals by joining a gym should be aware that health studios are required under Florida’s Health Studio Act to register with the Florida Department of Agriculture and Consumer Services and may be required to provide a bond or other financial security to protect consumers’ funds if the studio fails to meet its contractual obligations to its members.

Consumers should consider the following questions before signing a membership:

- **Is the health studio registered and bonded with FDACS?** To find out, use our [Business License Lookup](#) or call 1-800-HELP-FLA (435-7352).
- **What does the health studio have to offer?** Be certain that the health studio you select can fulfill your needs and provide a satisfactory environment.
- **Are qualified staff present to instruct clients properly?** There is no state licensing of instructors, so gauge their qualifications before joining.
- **How long after you join will the health studio’s staff provide guidance?** In some health studios, the sales staff may be more motivated to sign up new members than to provide continuing help to current clients.
- **Will the health studio allow prospective members to exercise for at least a week on a trial basis, or are guests subjected to pressure from sales staff?** Consumers should shop around and not feel pressured into joining on the spot.
- **Who owns the health studio?** Determine the ownership of the health studio by asking if it is a franchise or independently owned, and if it is in leased space or a company-owned building. A lease operation is much easier for a club owner to close and abandon.
- **Does the health studio limit membership?** Many clubs do not set a cap on the number of members, leading to crowding at certain peak times.

Visit [Health Studios](#) for more information. To file a complaint about a health studio, use our [online complaint form](#) or call 1-800-HELP-FLA (435-7352).



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.