



PROTECT YOURSELF FROM SCAMS

Common Scams to Look Out For:

Mortgage Relief/Modification Scams – offering to lower your payments, modify your mortgage, “eligible for HAMP” the government’s Home Affordable Modification Program. USDA Rural Development loans are also being targeted. There are even Rental Scams! Contact Habitat for Humanity or a housing counselor with any questions. We’re here to help!

Social Security Scams – claiming that your Social Security payment or number has been compromised and you must do something immediately including provide your SS# and/or remove your money.

Student Loan Debt Relief Scam – often request upfront fees, say they’re taking over the servicing of your loan, or they promise loan forgiveness or reduction program. They may say they need your FSAID.

Found \$\$ or Found Item Scams – “Last chance to Claim your package!” Claiming you have an item or package found by FedEx, UPS or the post office.

Home Improvement Scams – scammers come into a neighborhood or call to begin work on your house. But they need money down to get started.

Credit Card Interest Rate Reduction Scams – they offer to get you a lower interest rate, but you need to give them all the information from your account.

“Winner” Scams – Congratulations! You’re the winner of a prize (iPhone/TV).

Auto Loan Modification Scams – They claim if you pay money, they will negotiate a lower loan payment.

Wrap your Vehicle – promise to pay you \$600 per month, just to drive your own vehicle wrapped in an advertisement for a product like RedBull.

Need help or want to talk to a financial counselor? Contact us:

Habitat for Humanity of Michigan

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