Falling for scams could be a disaster.

Scammers con people out of their money during times of stress. They might come up with a fake charity and ask for donations or try to sell you a phony cure or treatment during a health emergency.

- Don’t share Social Security or Medicare ID numbers or financial information with someone you don’t know who contacts you in person or by phone, text message, social media message, or email.

- Be wary if someone asks you for money by wire transfer, gift cards or a mobile payment app or asks you to cash their check and send a portion of the money back.

Report scams to [FTC.gov/complaint](https://www.ftc.gov/complaint).