

## Phantom Riches

One of the most common tactics per the Industry Regularity Authority (FINRA). It can be in the form of a sweepstakes win, a no-risk investment with a huge return, or even use a dating website tactic to present themselves as exactly what you've been looking for with an impulsive decision.



## Fear

One of the biggest emotional drivers is fear. Scammers use threats of IRS audits, jail time, computer meltdowns, or a grandchild in trouble. Any of these can spark an instant emotion-driven misjudgment.



## Intimidation

Calling you 50-60 times a day, claiming to know where you live, and threatening bodily harm is a tactic sometimes used.

## Scarcity

The notion that something is rare means it must be valuable. They'll say the product is limited, and the offer expires soon, and only 1 in 10 million win.

## Source credibility

Defrauders will do everything they can to convince you they are the FBI, police, IRS, or from your bank or financial institution to get personal information from you.



## Commitment

Most people innately want to keep their promises, so scammers will try to get you to make a commitment, such as to follow instructions. Then later if you resist, they'll accuse you of going back on your word.

## Reciprocity

The idea that 'if I do something for you, it's natural for you to return the favor' is a cultural norm that scammers use by granting their victims small favors, like free shipping, and ask for a bigger one in return .

