

No one is using your Social Security number to commit crimes. It's a scam.

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The phone rings. Your caller ID says it's the Social Security Administration. You hesitate. You're not expecting a call from them, and you've heard about impersonation scams. But something inside you makes you pick up. And everything you're about to hear is designed to scare you into doing whatever the caller says.

The caller says he's a Social Security Administration agent with an urgent warning: Your name and Social Security number are linked to serious crimes like money laundering and drug trafficking.

You're panicked when he says there's an arrest warrant for you and the courts want to seize the money from your bank and retirement accounts. The only way to protect it, he claims, is to buy gold. The agent says he'll send someone to pick it up and will keep it safe until he can clear your name of any wrongdoing.

You're in a rush because he says you must go to the bank immediately. You're nervous, so the agent offers to stay on the line with you while you're at the bank and tells you what to say.

You're so stressed out. And terrified the police are coming to arrest you. You want to take a minute to call someone, but he says you don't have time. And he insists you can't trust anyone but him.

You hesitate. It seems strange that he's telling you to buy gold. What if it's a scam? You do a quick search and find that someone with the name he gave you is an employee at the Social Security Administration. But can you be sure it's him? Maybe he's just using that name.

On the other hand, the caller ID **did** say Social Security Administration. And he **does** know some personal details about you. Should you go ahead?

Stop. It's a scam.

Anyone who tells you to buy gold, or withdraw cash, and give it to someone is a scammer.

Report them to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/identity-theft).

If a caller tells you someone is coming to pick up gold or cash at your house, call the police.

This is an elaborate impersonation scheme to rip you off. To learn about others, check out our blog series, [Anatomy of an Imposter Scam](#).

3 Things Scammers Say

- 1 Scammers tell you to **move your money to protect it**
- 2 Scammers say you have to **get cash and drop it off**
- 3 Scammers tell you to **buy gold and give it to a courier**



**Don't do it.
It's a scam.**

