

# Consumers Beware!

**Department of Consumer Affairs Warns New Yorkers  
about 10 Worst Everyday Scams and How to Avoid Them**



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## 1. Employment Agency Scams:

Too many employment agencies take advantage of people who are looking for a job. Some charge upfront fees, guarantee employment, send you to jobs that don't exist, make you pay for training, such as security guard or OSHA training or bartending classes, in order to get a job. All of these things are illegal. Only use a licensed employment agency, be sure to get DCA's tips first, and file a complaint if you have a problem. Visit DCA online at [nyc.gov/consumers](https://nyc.gov/consumers) or call 311 to check an employment agency's license status and complaint history or to file a complaint about an employment agency.

## 2. Towing Scams:

If you park in a private lot where a sign says that it's reserved for customers only, your car could be towed if you leave the area. But some tow companies will try to tow you even if you don't leave or will tow your car around the corner and then try to get you to pay more than the legal rate and to pay in cash to get your car back. If a car is about to be towed from the lot, the drop fee for unhooking a car is \$62.50. If you've been towed, the fee is \$125 for the towing and three days of storage. Tow companies must accept at least two major credit cards. Also, if you're in an accident, only use the tow company called by NYPD. It's illegal for tow companies to just show up on the scene of an accident and offer to tow your car. For more tips about towing, to check the license status of a tow company, or to file a complaint, visit [nyc.gov/consumers](https://nyc.gov/consumers) or call 311.

## 3. Immigration Assistance Scams:

If you need legal advice about immigration, only go to an attorney or someone who is accredited and works for an organization that is recognized by the Board of Immigration Appeals. Immigration service providers can only offer clerical services and must follow local laws about contracts, signage, and disclosing fees. In New York State, a notary public, or notario público, cannot give legal advice, draft legal papers, or review documents for legality. Get tips about using an immigration service provider at [nyc.gov/consumers](https://nyc.gov/consumers).

## 4. Predatory Schools:

There are hundreds of for-profit schools in New York City that enroll New Yorkers in courses for everything from air conditioning repair and cosmetology to medical technician training. Some use high-pressure recruiting tactics and may mislead you into taking out a lot of financial aid and then make it difficult to complete your degree so you're forced to take out more aid. Do research about multiple schools, don't sign up the day you visit, and get the tuition cancellation policy in writing. If you have a problem, call 311 to file a complaint against a school of higher education.

## 5. Electronics Store Scams:

Some electronics stores prey on customers, especially tourists, by selling refurbished electronics as new and trying to sell unwanted accessories or extra warranties that may not cover more than the manufacturer's and retailer's warranties. Recently, some stores sell SIM cards with a special SIM card Agreement that consumers are required to sign. Then, in the event of data overage, consumers are charged high rates for usage. Research the product you want to buy and compare prices before you shop. Only shop at an electronics store that has a DCA license, check the refund policy before you pay, and take the box with you in case you need to return the item. Examine the product closely to make sure it's not used or rebuilt and be sure it will work in your hometown. Get an itemized receipt and look closely for hidden fees or add-ons.

## 6. Parking Ticket Scam:

Beware of emails that appear to come from the NYC Department of Finance that ask you to open attachments or click on links to confirm parking ticket payments. Do not open any attachments or click on any links; ignore and delete the email. This email is a phishing scam that could infect your computer with malware that can steal sensitive information like banking passwords or it may install ransomware that could lock all files on your computer until you pay a fee. If you want to check on the status of a parking violation, check with the Department of Finance at [nyc.gov/finance](https://nyc.gov/finance).

## 7. ATM Skimmers:

Some identity thieves install skimmers on ATM machines that can read the information on your card. These small devices are hard to detect and go over the normal card slot. Use ATMs that are in the bank lobby or under video surveillance and always cover the keypad when you enter your PIN in case there's a hidden camera. If you notice tampering with an ATM, don't use it and report it to the bank. Get more identity theft prevention tips at [nyc.gov/consumers](https://nyc.gov/consumers).

## 8. Phone Scams:

There are a number of phone scams where the caller claims to be collecting a debt and threatens the victim into making payment.

**Green Dot Card Scams:** NYPD warns that people are losing thousands of dollars in a phone scam involving Green Dot MoneyPak cards. The caller claims to be collecting a debt from a utility company like Con Edison or the IRS, or that a family member has been hurt or is in danger. The caller threatens that the victim must make payment immediately with Green Dot MoneyPak or that they will lose their heat or electric or face possible deportation or criminal prosecution. Never wire money or provide the numbers of a Green Dot or other prepaid card to someone you don't know.

**IRS Phone Scam:** Callers pretending to be from the IRS threaten that the victims owe money or that they are entitled to a huge refund. Scammers often use fake names and IRS badge numbers and sometimes follow up with a call from the police department or DMV to verify the claim. They may even have the last four digits of a victim's Social Security number and manipulate caller ID to make it appear to be the IRS. The IRS will never call or email you for your personal or financial information. If you get a phone call from someone claiming to be from the IRS but you suspect it is an impostor, call the IRS at 800-829-1040 and then file a complaint with the Federal Trade Commission through the online complaint assistant: [ftccomplaintassistant.gov](https://ftccomplaintassistant.gov).

## 9. Grandparent Scam:

When seniors get an email or phone call in the middle of the night stating that their grandchild is in serious trouble due to a car accident, jail time, detention in a foreign country, or any other emergency scenario, the first reaction may be to help by sending money quickly. However, creating that sense of urgency is part of a sophisticated scam that preys on the elderly. What makes the conversations with fake police officers, lawyers, and doctors convincing is that the caller may know personal details about the supposed victim and the caller ID may be manipulated to appear legitimate. Sometimes the caller will even impersonate the troubled grandchild. The financial losses tend to be thousands of dollars, so resist the pressure to act quickly and instead contact family to confirm the story and avoid wiring money based on a phone or email request.

## 10. Rental Listing Scam:

If you respond to a rental listing on a third party website like Craigslist, be wary of people who pretend to be real estate agents and then collect the money without owning the listing. When you're apartment hunting, never complete an application or give advance payment before seeing an available listing and never wire money or use a prepaid card like Green Dot MoneyPak. Red flags include an "agent" claiming that he is out of town but has arranged for the keys to be delivered to you once you make payment.

DCA encourages consumer complaints and works with businesses to get back your money. In the last fiscal year alone, we've increased the amount of money consumers got back by 75 percent. This increase in restitution is part of DCA's ongoing effort to protect New York's consumers from businesses that flout the rules, engage in predatory behavior, or negatively affect the public's health or safety. To file a complaint with DCA or check the license status of a business, visit [nyc.gov/consumers](http://nyc.gov/consumers) or call 311. DCA's website also features *10 Things Every Consumer Should Know* and other tips, guides, and videos for doing business with specific industries, including dealing with debt collectors, employment agencies, home improvement contractors, used car dealers, and more.

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*The Department of Consumer Affairs (DCA) licenses, inspects, and educates businesses, assists and informs consumers, mediates complaints, and offers free financial counseling and safe banking products. DCA enforces the Consumer Protection Law, the Paid Sick Leave Law, and other related business laws throughout New York City and licenses nearly 80,000 businesses in 55 different industries. For more information, call 311 or visit DCA online at [nyc.gov/consumers](http://nyc.gov/consumers) or on its social media sites, Twitter, Facebook, Instagram, and YouTube.*