



There are many types of financial harm, and it can be difficult to know what to do when this happens to you, or someone you know. This document will help you quickly find the right reporting agency.

Topics

- Consumer Fraud
- Contractor or Handyman Service Providers
- Credit Card, Bank, Loan Issues
- Futures Market Fraud
- Identity Theft
- Internet Crimes - Computer Hacked, Online Extortion, or Money Laundering
- IRS Tax Scam or Impersonation
- Mail Theft
- Medicaid Fraud
- Securities Fraud
- Social Security Fraud or Misuse
- Someone You Know and Trust
- VA Benefits Fraud or Misuse
- VA Extended Care or Home Care Fraud

| Consumer Fraud

The Federal Trade Commission (FTC) handles fraud complaints like these:

- Scams and rip-offs
- Unwanted telemarketing, text, or SPAM
- Mobile devices or telephones
- Internet services, online shopping, or computers
- Education, jobs, and making money
- Credit and debit
- Other

**Submit a Complaint to the
FTC Complaint Assistant**

What Happens Next?

- The FTC cannot resolve individual complaints, but will provide you with information about what next steps to take on your own.
- Complaints are stored in a secure database.
- Local, state, federal, and international law enforcement agencies can use these complaints to open investigations or to detect patterns of fraud and abuse.

Helpful Resources

[Consumer Information: Scam Alerts](#)

Related Topics

[Identity Theft](#)

[Social Security Fraud or Misuse](#)

[Medicaid Fraud](#)

[VA Benefits Fraud or Misuse](#)

[Credit Card, Bank, Loan Issues](#)

| Contractor or Handyman Service Providers

State Attorney General's offices handle complaints against contractor and handyman service providers, such as:

- Deceptive practices that result in financial loss or theft in the course of what seem like legitimate business transactions
- Yard work or home repairs where the work is not done or badly done
- Charging excessive fees for completed work

Find and Contact Your State's Attorney General

What Happens Next?

- What happens next depends on the state where you live. Each state has its own set of rules.
- Check with your state's Attorney General for next steps.

Helpful Resources

[Read the Pocket Guide – Tips for Protecting Yourself](#)

[Read WISER Protecting your Mother from Financial Fraud and Abuse](#)

[Find more information on the Center of Excellence's Protect Yourself](#)

Related Topics

[Identity Theft](#)

[Someone You Know and Trust](#)

[Consumer Fraud](#)

| Financial Service Providers

The Consumer Financial Protection Bureau (CFPB) handles complaints on these types of consumer financial products:

- Credit cards
- Mortgages
- Private student loans
- Consumer loans
- Bank accounts and services
- Credit reporting
- Money transfers
- Debt collection
- Payday loans
- Prepaid, credit repair and debt settlement services, and title and pawn loans
- Virtual currency
- Marketplace lending

Submit a Complaint to the CFPB

Or call **(855) 411-CFPB (2372)**. Speak with an attendant who can answer questions and refer you to other services you may need that are offered outside of CFPB.

What Happens Next?

- The CFPB will forward your complaint to the company and work to get you a response.
- You will receive a response from the CFPB, generally within 15 days.

Helpful Resources

Financial Protection for Older Americans

Managing Someone Else's Money

Senior Designations for Financial Advisers

Related Topics

Identity Theft

Futures Market Fraud

Consumer Fraud

| Futures Market Fraud

The Commodity Futures Trading Commission (CFTC) receives complaints related to:

- Commodity futures (cattle, sugar)
- Agricultural futures (corn, soybeans)
- Energy futures (crude, coal)
- Currencies (U.S. dollar, foreign currencies, digital currencies such as Bitcoin)
- Interest rate-related futures (Treasury bonds, municipal bonds, swaps)
- Precious metals (gold, silver, aluminum)
- Stock index futures (S&P 500, NASDAQ Composite)
- Options (binary options)

File a Tip or Complaint with the CFTC

Or call the CFTC's toll-free number at **1-866-366-2382**.

What Happens Next?

- CFTC will only contact you if they need to know more about your tip or complaint.
- Some complaints are pursued in the court system. The CFTC provides **Case Status Reports** to inform the public of the status of ongoing legal cases brought against defendants.

Helpful Resources

[CFTC SmartCheckSM](#)

[CFTC RED \(Registration Deficient\)](#)

Related Topics

[Securities Fraud](#)

[Credit Card, Bank, Loan Issues](#)

List

CFTC Fraud Advisories

| Identity Theft

IdentityTheft.gov is where you can report misuse of your information related to:

- Credit Cards
- Tax Returns
- Medical Records
- Government Benefits

Report Identity Theft and Get a Recovery Plan at IdentityTheft.gov

What Happens Next?

- IdentityTheft.gov will take your report and create a personal recovery plan for you.
- From the site, you can download an affidavit, pre-filled letters, and forms to give to creditors and businesses.

Helpful Resources

[Consumer.ftc.gov](https://consumer.ftc.gov)

Related Topics

[Credit Card, Bank, Loan Issues](#)

[Consumer Fraud](#)

[Social Security Fraud or Misuse](#)

| Internet Crimes

The Federal Bureau of Investigation (FBI) receives complaints on these issues:

- Computer intrusions (hacking)
- Online extortion
- International money laundering
- A growing list of Internet facilitated crimes

**Report Internet Crimes to the FBI's
Internet Crime Complaint Center**

What Happens Next?

- The Internet Crime Complaint Center (IC3) will send you an email with your complaint id and password.
- This email has a link to the IC3 website where you can view, download, or add to the complaint.
- Complaints are reviewed by IC3 and referred to the appropriate law enforcement and regulatory agencies.
- Investigation and prosecution is decided by agency that receives the complaint.
- Since IC3 does not conduct the investigation, they cannot provide you with the status of your complaint.

Helpful Resources

[Fraud Target: Senior Citizens](#)

[Fraud Tips for Seniors](#)

[Tips for Avoiding Scams](#)

Related Topics

[Identity Theft](#)

[Consumer Fraud](#)

| IRS Tax Scam

The Treasury Inspector General for Tax Administration (TIGTA) investigates:

- Impersonation schemes involving the IRS

There are numerous telephone and email scams in which individuals claim to be employees of the IRS. These scammers often state that they are from the IRS Enforcement Division or the Criminal Investigation Division and tell victims that they have an unpaid federal tax bill. They often threaten to arrest victims, unless the claimed tax bill is paid in full. Do not provide any personal information or payment to these individuals and do not use iTunes or other pre-paid gift cards to pay a claimed tax bill.

Report a Complaint to TIGTA

Or contact TIGTA at **1-800-366-4484**.

What Happens Next?

- Special Agents from TIGTA may contact you if you have lost money or identity information.
- You will be contacted only if more information is needed about your complaint.

Helpful Resources

[IRS Tax Scams/Consumer Alerts](#)

Related Topics

[Identity Theft](#)

[Consumer Fraud](#)

| Mail Theft

The United States Postal Inspection Service (USPIS) investigates:

- Mail Theft

File a Mail Theft Complaint with USPIS

Or call **1-800-ASK-USPS** (1-800-275-8777).

What Happens Next?

- USPIS will contact you only if more information is needed.

Helpful Resources

[Delivering Trust](#)

Related Topics

[Identity Theft](#)

[Consumer Fraud](#)

| Medicaid Fraud

Medicaid Fraud Control Units (MFCUs) investigate issues like these:

- Theft, abuse, or neglect of nursing home residents
- Billing for goods or services not provided
- Billing for "phantom" patients
- Double billing
- Billing for more expensive procedures than were performed
- Billing for medically unnecessary goods or services
- Billing for non-covered goods or services
- Kickbacks

Find your State's MFCU to Report Fraud

What Happens Next?

- What happens next depends on the state where you live. Each state has its own set of rules.
- Check with your state's MFCU for next steps.

Helpful Resources

National Association of Medicaid Fraud Control Units

Protecting Yourself and Medicare from Fraud

Medical Identity Theft

Related Topics

VA Benefits Fraud or Misuse

Social Security Fraud or Misuse

| Securities Fraud

The Securities and Exchange Commission (SEC) fields complaints and questions concerning:

- Investments
- Investment accounts
- Financial professionals

File a Complaint with the SEC

For questions, call the SEC's Office of Investor Education and Advocacy at **1-800-732-0330** or visit [Investor.gov](https://www.investor.gov)

What Happens Next?

- The SEC provides general responses for some types of complaints.
- Questions generally receive more detailed responses.
- You may not receive a follow up response from the SEC, depending on the nature of your complaint.

Helpful Resources

[Investor.gov](https://www.investor.gov)

[Protect Your Money: Check out Brokers and Investment Advisors](#)

[Seniors Protect Yourself Against Investment Fraud](#)

Related Topics

[Identity Theft](#)

[Futures Market Fraud](#)

[Credit Card, Bank, Loan Issues](#)

| Social Security Fraud or Misuse

The Social Security Administration (SSA) investigates reports like these:

- Representative payee misuse
- Misuse and trafficking of Social Security numbers and cards by people or businesses
- Reports of criminal activity and serious misconduct involving Social Security employees
- Concealment of work and assets

File a Report with SSA

Or call **1-800-269-0271**.

What Happens Next?

- The SSA's Office of Inspector General (OIG) investigates all reports that are filed.
- The OIG cannot provide you with information about actions taken on any reports.
- Federal regulations do not allow information in law enforcement records to be shared, even with the person who made the report.
- Unless an OIG investigator contacts you, you will not hear from SSA after you file your report.

Helpful Resources

When people need help managing their money

When a payee manages your money

Related Topics

Identity Theft

Medicaid Fraud or Misuse

A guide for representative payees

Spotlight on Fraud

VA Benefits Fraud or Misuse

| Someone You Know and Trust

Local and state agencies handle financial exploitation committed by people close to older adults, such as:

- Theft using ATM cards, checks, or taking cash or property
- Using the power of attorney to benefit oneself
- Forgery of a signature
- Unauthorized sales or changes to property titles or wills
- Avoiding a doctor's appointment to save the co-pay
- Threats if money is not handed over
- Signing over property under pressure

Report Abuse or Find Help Near You

What Happens Next?

- What happens next depends on the state where you live. Each state has its own set of rules.
- Check with the reporting agency for next steps.

Helpful Resources

[Learn how to select a power of attorney](#)

[Read the CFPB blog](#)

[Read the Pocket Guide – Tips for Protecting Yourself](#)

[Read WISER Protecting your Mother from Financial Fraud and Abuse](#)

Related Topics

[Identity Theft](#)

[Social Security Fraud or Misuse](#)

[Medicaid Fraud](#)

[VA Benefits Fraud or Misuse](#)

Plan for diminished capacity using this guide

Find more information on the Center of
Excellence's Protect Yourself

| VA Benefits Fraud or Misuse

Veterans Affairs (VA) investigates reports of:

- Misuse of a beneficiary's VA benefits

Report Benefits Abuse to VA

Or call the VA fiduciary program toll free number **1-888-407-0144**,
or the VA toll free number **1-800-827-1000**.

What Happens Next?

- The VA Office of the Inspector General (OIG) reviews all claims of fiduciary misuse.
- If the review finds that misuse is likely, the VA will quickly appoint a new fiduciary.
- Meanwhile, if the review indicates misuse, it will be sent to the VA's OIG for investigation.
- If misuse is confirmed, the VA will pursue debt collection to get back misused funds.

Helpful Resources

[A Guide for VA Fiduciaries](#)

Related Topics

[VA Extended Care or Home Care Fraud](#)

[Identity Theft](#)

[Social Security Fraud or Misuse](#)

| VA Extended Care or Home Care

Veterans Affairs (VA) investigates claims of fraud, abuse, or neglect involving:

- Veteran residents of a VA nursing home
- Veterans receiving home care

E-mail your Complaint to
VHAPurchasedLTSSSupportGroup@va.gov

What Happens Next?

- The VA will review your E-mail.
- Depending on the nature of your complaint, the VA may refer the complaint to your state Attorney General's office for investigation and prosecution.

Helpful Resources

[Geriatrics and Extended Care](#)

Related Topics

[Identity Theft](#)

[Medicaid Fraud](#)

[Social Security Fraud and Misuse](#)