



# STAY SECURE AFTER A DISASTER: PROTECT YOUR FINANCES AND AVOID SCAMS



After natural disasters, scammers often try to take advantage of people. Protect yourself from these scams by staying aware and informed. The **South Carolina Department of Consumer Affairs** offers important warning signs and tips to help keep you and your loved ones safe.

The Federal Trade Commission's **guide on avoiding scams after natural disasters** warns against unlicensed contractors, upfront cash payments, and anyone promising quick repairs. To avoid being scammed, make sure contractors are licensed, don't pay in cash up front, and never use payment methods like gift cards.

## Avoid Home Repair Scams

Be cautious if a contractor:

- Shows up unannounced at your door
- Offers discounted deals with leftover materials
- Pressures you to make quick decisions
- Demands large cash payments upfront

These are not people you want to hire or work with.



## Protect Yourself from Fake Charities, trying to raise money

During a crisis, many people want to help by donating money. Unfortunately, scammers may try to take advantage of this kindness:

- Avoid donating to people who come to your door asking for money.
- Don't send cash; use checks, credit cards or safe apps to make donations.
- Stick to well-known charities. You can get more information on trusted charities from the SC Secretary of State

## Avoid Imposter or Fake Officials

After disasters, scammers may pose as government officials or insurance agents.

- Ask for ID before providing any personal information.
- Never give out your bank or credit card information to unexpected callers.
- Avoid signing any contracts or documents that you don't understand.

## For Additional Help:

- Able SC is always available to help you navigate and understand complicated documents or financial information. Call us at 800.681.6805 or email to [info@able-sc.org](mailto:info@able-sc.org)
  - If you think you've been scammed or need more guidance, contact the South Carolina Department of Consumer Affairs' ID Theft Unit at 1-800-922-1594 or visit [www.consumer.sc.gov](http://www.consumer.sc.gov).
  - If you think you see a scam, report it to the Federal Trade Commission (FTC) at [ReportFraud.ftc.gov](http://ReportFraud.ftc.gov). Your report could help the FTC stop the scammers and help someone else stay safe.
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