Top Ten Scams of 2023

Cryptocurrency Investment Scams Growing Alarmingly
An alarming growth in complaints involving cryptocurrency-linked schemes in 2023 should make consumers wary of any solicitations involving cryptocurrencies. The percentage of complaints to Fraud.org regarding crypto-linked scams more than doubled year-over-year and made up nearly 1-in-10 (9.03%) of complaints received. The median loss of $20,000 from such scams was also much larger than other fraud types. Consumers typically first learned of these scams via the web (41% of complaints) or text message (37%).

Fake Prizes, Bogus Merchandise Remain Top Scams
The top three scam categories reported to Fraud.org in 2023 remained unchanged from 2022 with fake prize/sweepstake/gift scams topping the list, followed by internet merchandise scams, and phishing/spoofing scams. Together, the three scam categories made up more than 60% of all complaints in 2023.

Offline Fraud Shows Jumps in Advance Fee and Charity Scams
Complaints where consumers reported encountering scammers offline saw some notable increases in advance fee fraud, a scam where consumers are induced to send a payment to receive a promised payout (such as for a loan) which never materializes. The percentage of complaints involving such frauds jumped by 46.47% versus 2022. Also worryingly, complaints involving offline solicitations for fake charities more than tripled, as a percentage of complaints, with many relating to fake rescue operations.

Scammers Diversifying Payment Techniques
Credit cards and bank account debits remained the two most reported methods of payment, respectively. However, scammers are bringing back old ways to get consumers' money, with wire transfer complaints increasing 69% and "old-fashioned" cash-based and cashier's check-based scams showing a 78.8% jump compared to 2022.

When in Doubt, Report It!
This year's Top Ten Scams report was compiled from more than 2,700 complaints submitted by consumers. No matter what scam a consumer encounters, we always recommend reporting it. Here at Fraud.org, we share complaints with a network of more than 200 law enforcement and consumer protection agency partners. Those partners use complaint data to spot trends, identify gaps in policy, and build cases against scammers. If in doubt, report it!

TOP TEN OVERALL

<table>
<thead>
<tr>
<th>Rank</th>
<th>Scam Type</th>
<th>Percentage Total - 2023</th>
<th>% Change (2022-2023)</th>
<th>Median Loss</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Prizes/Sweepstakes/Free Gifts</td>
<td>28.66%</td>
<td>-5.31%</td>
<td>$1,008</td>
</tr>
<tr>
<td>2</td>
<td>Internet: Gen Merchandise</td>
<td>20.39%</td>
<td>-4.73%</td>
<td>$497</td>
</tr>
<tr>
<td>3</td>
<td>Phishing/Spoofing</td>
<td>17.31%</td>
<td>-10.83%</td>
<td>$1,615</td>
</tr>
<tr>
<td>4</td>
<td>Investments: Other (incl. cryptocurrency)</td>
<td>9.03%</td>
<td>152.25%</td>
<td>$20,000</td>
</tr>
<tr>
<td>5</td>
<td>Fake Check Scams</td>
<td>5.41%</td>
<td>-7.34%</td>
<td>$1,718</td>
</tr>
<tr>
<td>6</td>
<td>Advance Fee Loans, Credit Arrangers</td>
<td>3.16%</td>
<td>11.52%</td>
<td>$1,225</td>
</tr>
<tr>
<td>7</td>
<td>Friendship &amp; Sweetheart Swindles</td>
<td>3.01%</td>
<td>30.33%</td>
<td>$8,000</td>
</tr>
<tr>
<td>8</td>
<td>Charitable Solicitations</td>
<td>1.45%</td>
<td>195.57%</td>
<td>$350</td>
</tr>
<tr>
<td>9</td>
<td>Family/Friend Imposter</td>
<td>1.42%</td>
<td>-31.96%</td>
<td>$1,040</td>
</tr>
<tr>
<td>10</td>
<td>Home Repair</td>
<td>1.05%</td>
<td>17.51%</td>
<td>$2,199</td>
</tr>
</tbody>
</table>
### TOP TEN – CONTACTED VIA INTERNET

<table>
<thead>
<tr>
<th>Rank</th>
<th>Scam Type</th>
<th>Percentage Total - 2023</th>
<th>% Change (2022-2023)</th>
<th>Median Loss</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Internet: Gen Merchandise</td>
<td>36.43%</td>
<td>-9.19%</td>
<td>$400.00</td>
</tr>
<tr>
<td>2</td>
<td>Phishing/Spoofing</td>
<td>22.00%</td>
<td>-15.60%</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>3</td>
<td>Investments: Other (incl. cryptocurrency)</td>
<td>6.04%</td>
<td>158.05%</td>
<td>$18,106.00</td>
</tr>
<tr>
<td>4</td>
<td>Prizes/Sweepstakes/Free Gifts</td>
<td>5.66%</td>
<td>26.92%</td>
<td>$499.00</td>
</tr>
<tr>
<td>5</td>
<td>Fake Check Scams</td>
<td>6.61%</td>
<td>-1.79%</td>
<td>$1,900.00</td>
</tr>
<tr>
<td>6</td>
<td>Friendship &amp; Sweetheart Swindles</td>
<td>3.62%</td>
<td>22.28%</td>
<td>$8,000.00</td>
</tr>
<tr>
<td>7</td>
<td>Advance Fee Loans, Credit Arrangers</td>
<td>3.05%</td>
<td>-22.39%</td>
<td>$940.00</td>
</tr>
<tr>
<td>8</td>
<td>Internet: Auctions</td>
<td>0.95%</td>
<td>60.22%</td>
<td>$230.00</td>
</tr>
<tr>
<td>9</td>
<td>Family/Friend Imposter</td>
<td>1.65%</td>
<td>-35.29%</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>10</td>
<td>Scholarships/Grants</td>
<td>1.27%</td>
<td>-15.88%</td>
<td>$1,000.00</td>
</tr>
</tbody>
</table>

### TOP TEN – CONTACTED OFFLINE

<table>
<thead>
<tr>
<th>Rank</th>
<th>Scam Type</th>
<th>Percentage Total - 2023</th>
<th>% Change (2022-2023)</th>
<th>Median Loss</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Prizes/Sweepstakes/Free Gifts</td>
<td>48.10%</td>
<td>-5.16%</td>
<td>$1,900.00</td>
</tr>
<tr>
<td>2</td>
<td>Phishing/Spoofing</td>
<td>16.17%</td>
<td>-6.20%</td>
<td>$1,952.00</td>
</tr>
<tr>
<td>3</td>
<td>Internet: Gen Merchandise</td>
<td>8.91%</td>
<td>0.35%</td>
<td>$1,600.00</td>
</tr>
<tr>
<td>4</td>
<td>Fake Check Scams</td>
<td>4.42%</td>
<td>-14.66%</td>
<td>$1,045.00</td>
</tr>
<tr>
<td>5</td>
<td>Advance Fee Loans, Credit Arrangers</td>
<td>3.87%</td>
<td>46.37%</td>
<td>$1,950.00</td>
</tr>
<tr>
<td>6</td>
<td>Investments: Other (incl. cryptocurrency)</td>
<td>3.11%</td>
<td>102.79%</td>
<td>$25,000.00</td>
</tr>
<tr>
<td>7</td>
<td>Charitable Solicitations</td>
<td>2.21%</td>
<td>364.65%</td>
<td>$850.00</td>
</tr>
<tr>
<td>8</td>
<td>Family/Friend Imposter</td>
<td>1.73%</td>
<td>-28.98%</td>
<td>$1,470.00</td>
</tr>
<tr>
<td>9</td>
<td>Friendship &amp; Sweetheart Swindles</td>
<td>1.73%</td>
<td>42.05%</td>
<td>$6,590.00</td>
</tr>
<tr>
<td>10</td>
<td>Home Repair</td>
<td>1.45%</td>
<td>14.35%</td>
<td>$2,199.00</td>
</tr>
</tbody>
</table>

### MEET THE SCAMS

**A look at the most reported frauds:**

- **Advance Fee Loans, Credit Arrangers**: False promises of business or personal loans, even if credit is bad, for a fee upfront.
- **Family / Friend Imposters**: A scammer calls or emails, claiming that a friend or family member is in distress (in jail, in the hospital, etc.) and urgently needs funds to help.
- **Fake Check Scams**: Consumers are asked to cash fraudulent checks and then send the proceeds to a scammer before the check clears.
- **Friendship & Sweetheart Swindles**: Con artist nurtures an online relationship, builds trust, and convinces victim to send money.

- **Home Repair**: Fake or ineffective home warranties, home protection devices or services, and contractor fraud.
- **Investment (incl. cryptocurrency)**: Consumers are tricked into paying money for bogus cryptocurrency investments.
- **Internet: General Merchandise Sales (not auctions)**: Goods purchased are either never delivered or misrepresented.
- **Prizes/Sweepstakes/Free Gifts**: Requests for payment to claim fictitious prizes, lottery winnings, or gifts.
- **Phishing/Spoofing**: Emails pretending to be from a well-known source ask consumers to enter or confirm personal information.
- **Scholarships/Grants**: Offers of fictitious “guaranteed” scholarship or grant funds in exchange for up-front payment or personal information.
### Method of Contact

<table>
<thead>
<tr>
<th>Method</th>
<th>Complaints</th>
<th>Percentage Total - 2023</th>
<th>Percentage Total - 2022</th>
<th>% Change (2022-2023)</th>
</tr>
</thead>
<tbody>
<tr>
<td>World Wide Web</td>
<td>1121</td>
<td>41.00%</td>
<td></td>
<td>12.17%</td>
</tr>
<tr>
<td>Phone</td>
<td>1007</td>
<td>36.83%</td>
<td></td>
<td>-5.72%</td>
</tr>
<tr>
<td>Email</td>
<td>228</td>
<td>8.34%</td>
<td></td>
<td>-19.26%</td>
</tr>
<tr>
<td>In Person</td>
<td>186</td>
<td>6.80%</td>
<td></td>
<td>13.37%</td>
</tr>
<tr>
<td>Postal Mail</td>
<td>119</td>
<td>4.35%</td>
<td></td>
<td>-12.29%</td>
</tr>
<tr>
<td>Text Message</td>
<td>47</td>
<td>1.72%</td>
<td></td>
<td>-8.33%</td>
</tr>
<tr>
<td>Other (Text, TV/Radio, Print, Fax, Etc.)</td>
<td>26</td>
<td>0.95%</td>
<td></td>
<td>-21.52%</td>
</tr>
</tbody>
</table>

### Method of Payment

<table>
<thead>
<tr>
<th>Method</th>
<th>Complaints</th>
<th>Percentage Total - 2023</th>
<th>Percentage Total - 2022</th>
<th>% Change (2022-2023)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Card</td>
<td>462</td>
<td>38.21%</td>
<td>40.94%</td>
<td>-6.66%</td>
</tr>
<tr>
<td>Bank Account Debit</td>
<td>325</td>
<td>26.88%</td>
<td>27.17%</td>
<td>-1.08%</td>
</tr>
<tr>
<td>Other (Cash, Cashier’s Check, Money Order, Cash Advance, Trade, Telephone Bill)</td>
<td>152</td>
<td>12.57%</td>
<td>7.03%</td>
<td>78.86%</td>
</tr>
<tr>
<td>Wire Transfer</td>
<td>117</td>
<td>9.68%</td>
<td>5.72%</td>
<td>69.05%</td>
</tr>
<tr>
<td>Bank Debit Card</td>
<td>108</td>
<td>8.93%</td>
<td>13.55%</td>
<td>-34.08%</td>
</tr>
<tr>
<td>Check</td>
<td>45</td>
<td>3.72%</td>
<td>5.58%</td>
<td>-33.29%</td>
</tr>
</tbody>
</table>

### Consumer Age

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Percentage Total - 2023</th>
<th>Percentage Total - 2022</th>
<th>% Change (2022-2023)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 18</td>
<td>0.16%</td>
<td>0.08%</td>
<td>103.32%</td>
</tr>
<tr>
<td>18-25</td>
<td>5.94%</td>
<td>5.25%</td>
<td>13.12%</td>
</tr>
<tr>
<td>26-35</td>
<td>12.53%</td>
<td>13.35%</td>
<td>-6.16%</td>
</tr>
<tr>
<td>36-45</td>
<td>16.92%</td>
<td>16.75%</td>
<td>1.02%</td>
</tr>
<tr>
<td>46-55</td>
<td>15.63%</td>
<td>15.48%</td>
<td>0.97%</td>
</tr>
<tr>
<td>56-65</td>
<td>17.29%</td>
<td>16.86%</td>
<td>2.53%</td>
</tr>
<tr>
<td>Above 65</td>
<td>31.53%</td>
<td>32.23%</td>
<td>-2.16%</td>
</tr>
</tbody>
</table>

**Methodology**

The National Consumers League *Top Ten Scams* report analyzes 2,756 complaints submitted by consumers to NCL’s Fraud.org campaign in 2023. This data is self-reported and should not be considered a nationally representative sample of fraud victims. NCL shares complaint data with a network of law enforcement and consumer protection agency partners who combine it with other data sets to identify trends in fraud and build cases.

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Fraud.org is a program of the National Consumers League.

[www.nclnet.org](http://www.nclnet.org) | [info@nclnet.org](mailto:info@nclnet.org)

The *Top Ten Scams* report is produced by Fraud.org, a project of the National Consumers League (NCL). Founded in 1899, NCL is America’s oldest non-profit consumer advocacy organization. If you would like to support our work, please consider making a donation at [www.fraud.org/donate](http://www.fraud.org/donate).