

Highlights



TOP 5 riskiest scam types reported by consumers

1 Investment/cryptocurrency

Investment scams prey on the desire to make money without much risk or initial funding. Some scenarios include pressure to purchase, trade, or store digital assets (cryptocurrency) with fraudulent exchanges.

2 Employment

Job applicants who believe they have been hired give personal information via a fake application or provide money to scammers for “training” or “equipment.” They may be “overpaid” with a fake check and asked to wire back the difference. In a different variation, victims are hired for an online position; they must then use their own money to get their commission or collect their pay.

3 Online purchase

Scammers offer attractive online deals but, once the payment is made, no product or service is delivered. In some cases, fraudsters send low-quality or counterfeit products.

4 Romance/friendship

An individual, believing he/she is in a romantic relationship, agrees to send money, personal/financial information, or items of value to the perpetrator.

5 Home improvement

Door-to-door solicitors offer quick, low-cost repairs and then either take payment without returning, do shoddy work, or “find” issues that dramatically raise the price. These types of schemes often occur after a natural disaster.

Survey research* highlights



28.7%

reported that their **mental health was impacted by the scam incident.**



TOP PLATFORMS

on which survey respondents reported engaging with the scammers were **Facebook, Instagram, and TikTok.**



40%

said they **realized they were experiencing a scam within 24 hours.**



RESPONDENTS REPORTED BEING LESS CONFIDENT in reporting fake ads on social media than they did reporting scams they experienced via phone or email.



14.7%

of survey respondents **reported losing money at least three times.**

* A survey was distributed to those who submitted a scam to BBB Scam Tracker in 2025; 2,820 respondents completed the survey.

10 tips

for avoiding a scam



[BBB.org/all/scamtips](https://www.BBB.org/all/scamtips)

- 1 Never send money to someone you have not met face-to-face.**
- 2 Don't click on links or open attachments in unsolicited email or text messages.**

If the person claims to be somebody you know or a well-known organization, contact the person directly or go directly to your account to confirm the details.
- 3 Avoid making quick purchases while browsing social media.** Research the website before paying for a product/service.
- 4 Don't believe everything you see or read.** Scammers are great at mimicking official seals, fonts, websites, and other details.
- 5 Beware of offers that seem too good to be true.** Be cautious of perfect job offers, highly reduced prices on products/services, or investment opportunities that claim to be "risk free."
- 6 Be extremely cautious when dealing with anyone you've met online.**

Never share personally identifiable information with someone who has contacted you unsolicited.
- 7 Don't be pressured to act immediately.**

Instead, take the time to do more research or reach out to a third party to discuss the situation.
- 8 Use secure, traceable transactions when making payments for goods, services, taxes, and debts.** Prepaid/gift cards, for example, cannot be traced.
- 9 Whenever possible, work with businesses that have proper identification, licensing, and insurance.** Research the company first at [BBB.org](https://www.BBB.org).
- 10 Be cautious about what you share on social media.**

Each year, BBB's educational foundation, the BBB Institute for Marketplace Trust, publishes the *BBB Scam Tracker Risk Report*, spotlighting the riskiest scams facing consumers and businesses, as well as the latest scam tactics being used by those perpetrating scams in the marketplace.



Read the full report:
[BBBMarketplaceTrust.org/RiskReport](https://www.BBBMarketplaceTrust.org/RiskReport)



Report a scam:
[BBB.org/ScamTracker](https://www.BBB.org/ScamTracker)



Boost your scam knowledge:
[BBB.org/ScamPrevention](https://www.BBB.org/ScamPrevention)



Get resources to recover from a scam:
[BBB.org/ScamSurvivalKit](https://www.BBB.org/ScamSurvivalKit)