2025 BBB Scam Tracker℠ Risk Report Findings

Young Adults

Adults ages 18–34 **submitted 17.6% of published reports** on BBB Scam Tracker in 2025.

Ages 25–34 and 65+ reported the **highest median dollar loss** of all age groups.

Employment scams remained the **No. 1 riskiest** scam type for ages 18–34.

Ages 18–34 reported the **lowest susceptibility** of all age groups.

Young adults were more likely to report losing money by engaging via **text message or in person.**

Younger people were more likely to report a monetary loss via **cash, money order, and bank account debit.**

Compared with all consumers, **ages 25–34** submitted a **slightly lower percentage of reports with a dollar loss** (susceptibility) and a **higher median dollar loss.**

	SUSCEPTIBILITY	MEDIAN $ LOSS
All consumers	39.8%	$93
Ages 18–24	37.6%	$98
Ages 25–34	36.6%	$100

Riskiest scam types for young adults.

	NO. 1 RISKIEST	NO. 2 RISKIEST	NO. 3 RISKIEST
Ages 18–24	Employment	Investment/ cryptocurrency	Online purchase
Ages 25–34	Employment	Investment/ cryptocurrency	Online purchase

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10 tips for avoiding a scam

Read more tips at:
BBB.org/all/scamtips

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1. **Never send money to someone you have not met face-to-face.** Beware of online friends who ask for money or offer investment opportunities, including scenarios involving cryptocurrency.
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.
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

Report a scam:
BBB.org/ScamTracker

Boost your scam knowledge:
BBB.org/ScamPrevention

Get resources to recover from a scam:
BBB.org/ScamSurvivalKit