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Consumer Education

Better Business Bureau's Top 10 Scams of 2015

Last year, the Better Business Bureau (BBB) launched the [BBB Scam Tracker](#). This online tool provides an outlet for consumers to report anything that appears to be a scam. Consumers can also utilize an interactive map that determines where and which scams were reported throughout the U.S. and Canada.

Based on these submissions, the following are the top 10 scams of 2015:

- Tax Scams
- Debt Collection Scam
- Sweepstakes/Prizes/Gifts Scams
- Tech Support Scam
- Government Grant Scam
- Advance Fee Loan Scam
- Credit Card Scam
- Work from Home Scam
- Fake Check/Money Order Scam
- Lottery Scam

Additional information on how the above scams work is available at: www.bbb.org/top10scams.

BBB's Top 10 Scams of 2015

1. Tax Scam: You owe money to the government and you're going to be arrested if you don't pay now

2. Debt Collection Scam: You owe money for an old debt and you'll be sued if you don't pay now

3. Sweepstakes/Prizes/Gifts Scam: You've won a prize and all you have to do is pre-pay the taxes

4. Tech Support Scam: You have a computer problem but we're from tech support and we can help

5. Government Grant Scam: You qualified for a government grant; just send the processing fee first

6. Advance Fee Loan Scam: You've gotten the loan but first you need to pay a deposit or insurance

7. Credit Card Scam: You can get a better interest rate; just tell us your credit card number and security code

8. Work from Home Scam: You got the job, now just give us a ton of personally identifiable information

9. Fake Check/Money Order Scam: We overpaid you, but just send us the difference (and later the check will bounce)

10. Lottery Scam: You won a foreign lottery, but you have to pay upfront for taxes and fees

For more information, go to bbb.org/top10scams

Top scams based on consumer reports filed with BBB Scam Tracker (bbb.org/scamtracker)

EXTRA VIRGIN OLIVE OIL (EVOO)

You're paying for EVOO, but what's really in that bottle?

60 Minutes recently released a [documentary entitled Agromafia](#), which focuses on how many of the leading brands of EVOO (bottled in Italy) may not be as pure as you think. In fact, 75-80% of oil sold in the U.S. does not meet legal grades for extra-virgin olive oil.

How can you ensure that you're getting what you're paying for?

1. Review the label closely. Was the oil produced in Italy? If so, where?
Cities like Sicily or Puglia are known for producing olive oil.
2. Purchase it online directly from Italian producers (Lucia Ianotta, Nicolo Clemenza).
3. Another option is to purchase EVOO from California.
California oil can be pressed and shipped more quickly, ensuring a fresher batch of oil.

A word to the wise: "If you're paying seven bucks or eight bucks for a bottle of Italian extra-virgin olive oil, it's probably not Italian extra-virgin."

[Source: CBS News](#)



February is heart month

Uncontrolled blood pressure is a leading cause of heart disease. This American Heart Month, make it your goal to get to know your blood pressure and get it under control!

People with high blood pressure are three times more likely to die from heart disease than those with normal blood pressure. Many times, high blood pressure has no signs or symptoms, which is why having it checked often is so important. The first step in maintaining your blood pressure is to speak with your doctor about where your blood pressure should be. Other ways include:

- Taking your blood pressure medicine as directed;
- Quit smoking; and
- Reduce sodium intake.



Additional suggestions are available at: www.cdc.gov/features/heartmonth



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The Centers for Disease Control and Prevention (CDC) created this effort to prevent one million heart attacks (and strokes) in the United States by 2017.

Their website provides tools, advice and healthy recipes to assist you with making and keeping your goal heart healthy goal.

Additional information is available at: millionhearts.hhs.gov.