

Scam-proof your doorstep

By: Lisa Lake, [Federal Trade Commission](#)

Nowadays, you can encounter a scam artist just about anywhere — online, over the phone and even at your door. Here are a few ruses that might come a' knocking, and tips to avoid getting taken:

Home repair scams

Someone offers to do yardwork or make repairs in or around your home. You want to save money and really need the work done so you give it a shot. He or she takes a cash payment from you upfront... and never returns.

Cable reconnect scams

Money's been tight and your cable is off due to nonpayment. A flyer says you can get your cable reconnected for an unbelievably low price. You make an appointment, pay, and your cable may even reconnect — provided the scammers don't skip off with your money first.

But will your cable stay on? Probably not. And is this even legal? Absolutely not. Once the cable company catches on, you're cable-less again, out of the money you paid, and you're probably in trouble with the company and law enforcement to boot.

Utility cut-on scams

There's a power outage. Someone claiming to be with your utility company offers to reconnect your service for, say, \$50. You pay. You wait. Hours later you're still in the dark and out of money. A scam artist has run off with your money.

Protect your money, property and personal safety by following a few tips:

- Don't let anyone come into your home unless you have a prescheduled appointment. You have the right to refuse to open your own door.
- Don't pay cash to anyone who comes to your home claiming to be with a utility company or other service provider.
- Confirm any special offers with your service provider — using the number on your bill or their website. Also, be suspicious of a promotional flyer offering service from multiple providers. Competitors don't typically advertise together.
- If you're struggling with your bill, most providers can make payment arrangements to restore your service legitimately.

If anyone promises a service, takes your money and doesn't deliver, file a complaint with the FTC and your state consumer protection agency.