

SCAMS AND FRAUD

How and Where to Report Scams — and Why It's Crucial to Do So

Reporting fraud to law enforcement can help you get closure and, in some cases, justice

By Matt Alderton, AARP
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CHRIS GASH



When Jenn McKee discovered that her father had [lost nearly \\$500,000 to a romance scammer](#) a few years ago, she didn't report the incident to authorities. Why? "In our situation, we weren't sure that it would be worth involving the police," she says.

Many people feel the same way. They don't understand that scams are crimes. Other victims don't share their stories because they're ashamed — they fear others will judge them for believing the scammers' lies.

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"I think people are embarrassed," says former police officer Jason Bartolacci, a certified fraud examiner and director of the ProSight Fraud Alert Network, a digital community where financial institutions can share information about fraud while collaborating to fight it. "They don't want people to know they've lost money, because they're worried about how they'll be perceived."

But one of the biggest challenges for fraud fighters like Bartolacci, who want more victims to speak up: It's confusing to figure out how and where to report the crimes. "People really don't know what to do or where to go," Bartolacci says. (See more on that below.)

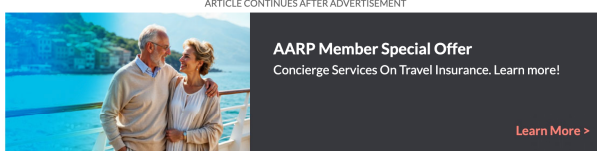
And yet, it's crucial that victims come forward, for many reasons. One is that it gives law enforcement and policymakers an accurate portrait of the fraud epidemic, says Kathy Stokes, director of fraud prevention programs at the AARP Fraud Watch Network. "We need people to report it when they're victims so that it gets counted — so that people who are in positions of authority can recognize it and try to do more to solve this crisis," she says.

Fraud by the numbers

A record \$16.6 billion was reported stolen through internet crime in 2024, up 33 percent from \$12.5 billion in 2023, according to the Federal Bureau of Investigation (FBI). The agency's data is based on more than 859,000 reports that Americans submitted to its Internet Crime Complaint Center (IC3) last year.

But because so many victims don't report fraud crimes, the actual losses are far higher than the official numbers indicate. The Federal Trade Commission (FTC) estimated in a 2025 report to Congress that, when accounting for underreporting, as much as \$195.9 billion was stolen from Americans via financial fraud in 2024 alone.

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Why it's important to report scams

1. There's a slight chance you can recover what's been stolen. While it is unlikely you'll get your money back — as with other kinds of theft, such as a home robbery — there is at least a chance that you will. Some states are even considering laws to help victims recover lost funds, points out Stokes, who says Minnesota recently passed the first law of that kind in the country, with the support of AARP. When it takes effect next year, the law will establish a Consumer Fraud Restitution Fund that will collect up to \$5 million annually from civil penalties paid by companies and individuals found guilty of consumer fraud. The state will use those funds to compensate victims when direct restitution from scammers isn't possible.

"When you report fraud to law enforcement, it creates a record," Stokes says. "And when you have a record of it, you can prove you were a victim in case there's an opportunity for restitution down the road."

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2. You're helping the authorities find and prosecute the criminals. For many victims, the possibility of justice can be just as compelling as the prospect of restitution, according to Bartolacci, who notes that every report of fraud by a victim is a valuable piece of data that can help law enforcement catch criminals and hold them accountable.

"When people are victimized, what looks like fragmented or isolated incidents oftentimes are coordinated efforts," he explains. "[Scammers] are very sophisticated. They have major business structures and hierarchies. So when you report an incident to law enforcement, it helps them start connecting the dots. What was a \$5,000 crime to you might actually be a multibillion-dollar crime affecting victims all over the world."

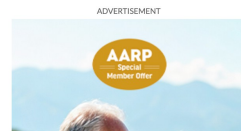
3. Sharing your story can bring you support and relief. There are psychological benefits to reporting — if not to law enforcement, then to other entities that provide resources or reassurance, like the [AARP Fraud Watch Network Helpline](#), where trained fraud-fighting volunteers will listen to your story without judgment, and offer guidance on next steps, including the best place to report the fraud. AARP also has free online [fraud victim support groups](#). "The emotional impact [after experiencing a scam] is so profound that people often need further support," notes Stokes.

Where to report scams

It's no surprise that people are confused about which authorities should be notified: There's no single clearinghouse for fraud and scam reporting in the United States. Instead, there are multiple, disparate parties, each with different interests and obligations. Here's where to start:

Your bank: Notify your bank immediately, advises Bartolacci, who notes that financial institutions can freeze your accounts to prevent additional payments to or withdrawals by scammers. Banks might also help facilitate contact with law enforcement and can alert other financial institutions in case other potential victims need to be identified.

Local law enforcement: Whether you reach out with or without your bank's assistance, local law enforcement should be your first and primary point of contact, according to Det. Matthew Hogan of the Connecticut State Police, who is a fraud investigator and serves on the U.S. Secret Service's Connecticut Financial Crimes Task Force. [Read this story for more advice on reporting fraud to the police.](#)



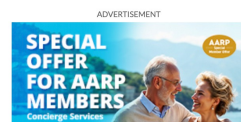
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The feds: Because they're focused on the most egregious or widespread crimes, federal agencies generally won't follow up on individual reports by individual victims. Nevertheless, it's still important to file reports with them to help them spot crime patterns and connect dots, notes Hogan, who says you should [notify the FTC](#) and, in the case of online scams, the FBI's Internet Crime Complaint Center ([IC3.gov](#)).

Lawmakers: The more they hear about fraud, the more likely policymakers and politicians are to pass laws to help address it, according to Stokes, who recommends that victims share their stories with local, state and federal lawmakers — including their local legislators, state attorney general, congressperson and senators.

More resources

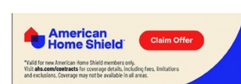
All victims: Call the AARP Fraud Watch Network [Helpline](#) at 877-908-3360 for free assistance and support following a scam. The AARP Fraud Watch Network also offers free and confidential virtual support groups for fraud victims.

Crypto scam victims: Connect with [Operation Shamrock](#), a nonprofit organization whose mission is to disrupt [crypto crime](#). In some cases, founder and president Erin West and her team have successfully recovered stolen funds. They offer online resources.

Identity theft victims: Contact the [Identity Theft Resource Center](#) (ITRC) for information and support [if your identity has been stolen](#).

Romance scam victims: [Advocating Against Romance Scammers](#) (AARS) lists resources to help you identify [romance scams](#), advocates for victims and raises awareness about the prevalence of these crimes.

Matt Alderton is a contributing writer who specializes in health and wellness, travel and technology. His work has also appeared in USA Today, Forbes and The Washington Post.



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