



Fraser Valley Brain
Injury Association

HOW SCAMMERS OPERATE

Funded by: The New Horizons for Seniors Program

HOW SCAMMERS OPERATE

Scammers often trick people by using **flawed logic**—called **fallacies**.

sneaky ways of thinking
that sound convincing but
aren't true.

1. Appeal to Emotion

- They make you feel scared, rushed, or excited.
- Example: “Your credit card has been charged!”, “Reply this survey and make \$100 CAD”

2. Appeal to Authority

- They pretend to be from the CRA, police, or bank.
- Example: “I’m calling from the CRA, you have a tax credit.”

3. Appeal to Ignorance

- They say something must be true because you can’t prove it’s false.
- Example: “You’ve won a prize!”, “I found your resume online.”

4. Bandwagon Fallacy

- They claim, “everyone is doing it.”
- Example: “Thousands of people already bough crypto”, “Every resort is offering timeshare programs”.

Emotions Exploited by Scammers

FEAR

- Threats.
- Fake emergencies.
- WARNING.



LONELINESS

- The need for emotional connection is used as a tool of manipulation.



TRUST

- Pose as someone you know or trust.
- Claim expertise.
- Lower your guard.



GREED

- Large and easy Rewards are promised.



URGENCY

- Contact out of the blue.
- Rush to act quickly.
- **Less thinking, more impulsive acting.**



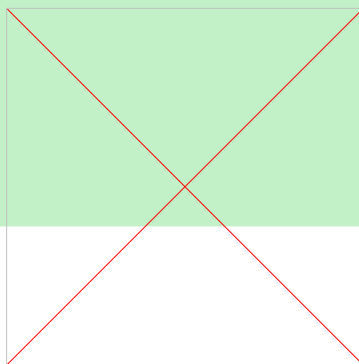
CURIOSITY

- Click Baits.
- Limited or intriguing content.



KEEP IN MIND

- Scammers often exploit kindness, curiosity, or urgency, leaving victims feeling guilty or embarrassed.
- Victims may think, “I should’ve known better, ”why was I so dumb / greedy, etc.” especially if they consider themselves savvy or cautious.
- Society sometimes unfairly portrays scam victims as gullible, which can intensify feelings of shame
- **Do not let social stigma or self-blame prevent you from breaking the cycle, seeking help, or reporting extortion or scams.**
- If you don’t report them or seek for help, others might fall for the same scam, or they might come back to get you again.



Cognitive Biases Exploited by Scammers



Confirmation Bias

You believe what supports your existing views.

- Example: A fake investment pitch that matches your political or economic beliefs.



Authority Bias

You trust people who seem powerful or official.

- Example: Scammers pose as police officers, managers, or government agents.



Affinity Bias

You trust who shares your background, interests, or values.

- Example: “I’m also a veteran”, or “I go to the same church.”



Stereotyping

You feel trust or fear based on appearance.

- Example: Pretending to be a helpless young woman or mimicking a group that you trust or fear.

Scammers often create scenarios where you're set up to lose or led to believe that you will win big. Always evaluate if you are in a Win-Win Scenario.

YOU LOSE - THEY WIN

If you are caving to demands to feel safe, you might be a victim of extortion, exploitation or fraud.



YOU WIN – THEY LOSE LOSE

Nobody will offer you a deal where they let you have more than what you give. IF IT SOUNDS TOO GOOD TO BE TRUE, BE CAREFUL



YOU WIN - THEY WIN

Every transaction or relationship should be a fair exchange—where the value you receive matches the value you give.

