

# 30 Common Credit Scams: A Guide for Financially Vulnerable Adults

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In the modern world, most of us will rely on electronic banking in some form or another. Whether it's using a card to pay for items in shops, or online transfers, we seamlessly use a blend of digital finance tools and cash in our everyday lives. Unfortunately, this means that there is also a myriad of ways that scammers can target consumers, especially if they are a high-risk group. And with so many different scams doing the rounds, it can be hard to keep track of what you're meant to look out for.

Everyone is at risk of being a scam victim, but the risk is increased for vulnerable groups such as elderly adults, individuals with disabilities, low-income households, people with high levels of debt, single parents and more. These people may be less likely to spot scams, or simply to have the time to question them. In some cases, they may be in a difficult financial situation that makes them more likely to want to believe a change in fortune is true. Tragically, scammers see this as an opportunity to make money.

This guide to credit card scams from Upgraded Points is designed [to help adults spot](#) the most common scams, and shares safety tips to help you keep your finances secure. It also shares advice on what to do if you do fall victim to a scam, showing you how to report any incidents and stop them from happening again.

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Table of Contents

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