

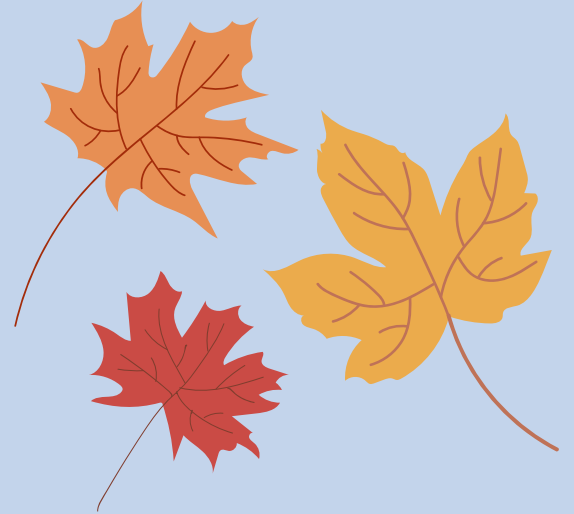
SWK

FINANCIAL PLANNING ADVISORS

of

RAYMOND JAMES®

FALL 2024 NEWSLETTER



LOOK!

**We will host a Shred Event
on Monday, November 18th
from 3-5pm at our office.
All are Welcome!**

Thank you to our sponsor:



**FRANKLIN
TEMPLETON**



We are
excited to

≡ Welcome ≡

Bentley Mae



Born on August 27th to
Tanner & Katie Sue Bass
Along with Big Brothers,
Ford & Wells



October
**Cyber
Security
Awareness
Month**



HERE ARE SOME OF THE MANY RED FLAGS TO LOOK FOR,
ALONG WITH TIPS FOR SIDESTEPPING THE HOAXES:



GOTTA-HAVES

Scammers love to advertise enticing products. Should you purchase via their fake social platforms or websites, your items never arrive.



BAD GRAMMUR

Fraud bait often includes typos and strange spellings in account names, bios or URLs. If you see any, consider yourself a proofreading pro. Then run.



FALSE PROTECTION

Someone claiming to be with a financial institution says one of your accounts has been compromised, and that you should transfer funds to a different account. Offering to guide you through the process, their goal is to drain you.



GIVING TAKERS

Charity scams occur when thieves pose as entities seeking donations. If someone refuses to share details about their organization, their tax-exempt (EID) number or how your money will be used, they're probably not legit.



HEARTSTRING TUGS

Does someone you've recently met online seem eager to spark a friendship or romance? Have they said they're unable to connect in person, yet pleaded for money? Need we say more?

Outsmart the **scams**

Isn't the internet **great**?

Emailing, streaming, videoconferencing and shopping. Giving a chunk of your nest egg away to someone pretending to be your long-lost uncle in Shreveport. Wait, that one's not great at all. But it's happening more and more as online fraudsters up their games, targeting anyone who might fall victim. That's a tough pill, but one that with vigilance, you can avoid swallowing.

**BETWEEN JUNE 2021 AND JUNE 2023,
AMERICANS LOST¹:**

\$2.7B

TO SOCIAL MEDIA
SCAMS

\$2B

TO WEBSITE
SCAMS

\$900M

TO EMAIL
SCAMS

¹According to the Federal Trade Commission

BE STINGY, PICKY & WISE

- ✓ Never provide your information to unknown third parties.
- ✓ Limit who can see your profile information and posts on social platforms.
- ✓ Work only with financial institutions that have fraud protection.
- ✓ Update passwords routinely.
- ✓ If you're unsure someone or something is real, search the name online and include words like "scam" and "complaints."
- ✓ Use multifactor authentication for all your accounts.
- ✓ Don't use cryptocurrency, gift cards or other hard-to-trace payment methods.

Sources: createwrittenow.com; healthy.kaiserpermanente.org; simplyfiercely.com; tinybuddha.com; umc.rochester.edu; vanillapapers.net

Report a scam

To easily find the right government agency or consumer organization to report a scam to, go to [usa.gov/where-report-scams](https://www.usa.gov/where-report-scams).

Raymond James & Associates Inc., member NYSE/SIPC.

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