

Students subject to swindles, scam

■ An expert warns college students to be cautious with money and credit cards

By Andrew Adams
Oregon Daily Emerald

Far from home, flushed with freedom and usually carrying a credit card and a strong sense of naiveté, the average university student is ripe for falling victim to criminal scams, according to Jan Margosian, a scam expert with the state attorney general's office.

Margosian will give a speech on the latest scams at 7:30 p.m. today at Harris Hall, 125 E. Eighth Ave. Margosian, who has investigated scams for 18 years, said high school and college students are the most targeted groups for scam artists because they usually lack experience, have a large amount of disposable income and revel in a newfound sense of independence.

"Most of the time, [students] are new to the marketplace and they have a lot of money — students spend billions every year," she said. "And maybe they're away from their parents for the first time and they won't check with their parents about something."

She said students should be on the lookout for scams in employment, used cars and entertainment. A common scheme is a fraudulent company telling a student he has won a prize and will receive it after buying some of the company's products.

"As far as the law goes, if you win something, you don't have to pay anymore: You've won it," she said.

Companies offering extraordinarily high weekly wages are another pitfall about which Margosian warns students.

"They [say] you can just sit back in your easy chair stuffing envelopes and they'll pay you all this money and that's just crazy," Margosian said.

She said the scam lies in the fact that victims have to pay for packets to start the work and meet unrealistic objectives to make the big money.

Fraudulent long-distance companies also pose a serious risk to students by often placing charges that don't apply or services the student didn't ask the company to add, Margosian said.

"What they do is hope you don't notice or are too lazy to do anything about it," she said. "They make millions off that."

Margosian said the best way for students to avoid being conned is to always be on guard and never take things for granted.

"When in doubt, check it out," she said. "Don't be pushed or coerced into signing or agreeing to anything until you know all about it."

But this isn't easy to do because the anonymity of the Web makes high-caliber Internet scams hard to smell out, she said.

"We've gone from the two-bit

flim-flam guys to very sophisticated, large scams," she said.

If students find themselves victims of scams or feel a business is not all that it seems, Margosian said they should report it to the attorney general's scam hotline at 1-877-877-9392.

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Jan Margosian
scam expert
Attorney General's Office

Pamela Cournoyer, volunteer coordinator for the Lane County Sheriff's Office, said she organized Margosian's visit to get those involved in the attorney general's scam program together.

"[Margosian] is very popular. She's a good speaker and it's a good way to pull people together," she said.

Cournoyer doesn't think there has been a run of scams in Lane

County, but she did think it was a good idea to try and educate people about the kinds of scams that are out there.

"We'll see if we can't get a little smarter," she said.

Detective Steve Williams of the Eugene Police Department's financial crimes division said the most common scam on college students he comes across is fraudulent check cashing. He said students fall prey to individuals who approach them with a long story about how they can't cash a check, which has actually been stolen and forged by the person. The student, feeling sorry for the person, cashes the check. When it turns out the check is bad, the student gets that money docked from their account. Williams has a simple tip for students to avoid this scam.

"Don't cash checks from people you don't know," he said. "If someone has a check for \$700, he should be able to cash it legitimately."

Another scam Williams said students can fall prey to is credit card fraud, which occurs when a criminal uses a store copy of a credit card record that includes an individual's name, credit card number and expiration date. After the dumpster-diving criminal finds the information, Williams said, he racks up numerous purchases from the Internet and then sells the goods for a high profit.

He said that if anyone is caught using a computer in a crime he could face an E-Class felony and up to five years in prison.

Calendar

Monday, Oct. 2

Exhibition: Featurin works from the Martha's Vineyard Spring 2000 Architecture Studio and the Northwest Print Council Traveling Student Show. 10 a.m. - 4 p.m. Reception 7-9 p.m. LaVerne Krause Gallery, Lawrence Hall. Free. For information browse <http://laz.uoregon.edu/> or call 346-2057 or 346-3610.

Monday, Oct. 2

Reading: Portia Billings Foster reads from her book "In Pursuit of Justice Around the World and in the Human Heart." 7 p.m. Mother Kali's Bookstore. Free.

Monday, Oct. 2

Politics: Campaign finance reform ballot measure promotion meeting. 7 p.m. Central Presbyterian Church, 1475 Ferry St., Eugene. Free.

Monday, Oct. 2

City Council: Work session, where the council will complete a review of the "Environment and Sustainability" theme. McNutt Room, City Hall. 5:30 p.m. Free.

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Are you depressed or just garden variety blue?

Thursday, October 5th is National Depression Screening Day. The Counseling Center and Health Education from the University Health Center will be offering information about depression. Students can fill out a depression questionnaire, and discuss concerns and resources with Counseling Center Staff.

National Depression Screening Day
Thursday, October 5th
11:00 a.m. to 3:00 p.m.
Health Center Area C

For more information, call 346-2843 or 346-3227

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