



Fake IRS, Social Security & "Medicare" Voices — Government Impersonation in 2026

Why 'the IRS,' 'Social Security,' and 'Medicare' on the phone are almost always a scam.

————— **An Extended Guide · No. 1631 · SAFETY** —————

Tech Made Simple. Service Made Personal.

Bill Davis — Bill's Home Tech

(330) 200-8042 · bill@billshometech.com · Atwater, Ohio

Book a visit — billshometech.com/book

What's Inside

Everything in this guide, with page numbers. Skip to whichever chapter answers your question right now.

The 60-Second Version	4
1. Why I Wrote This One	4
2. How Real Agencies Actually Work	5
3. The IRS / Tax Disguise	6
4. The Social Security Disguise	7
5. The Medicare Disguise	8
6. The One Rule That Protects You	9
7. Why AI Makes These Worse	10
8. The Threats They Use	10
9. The Payment Demands	11
10. The Email and Text Versions	12
11. The Jury-Duty and Court Scam	13
12. The 'Free Grant' and 'Benefits You're Owed' Scam	13
13. Protect Your Mailbox, Too	14
14. Local Government and Utility Versions	15
15. Keeping It in Perspective	16
16. If You Already Paid or Shared	17
17. Helping an Anxious Loved One	17
18. Questions People Ask Me	18
19. A Five-Minute Safety Setup	19
20. Reporting It — and Why It Helps	19

21. When to Just Call Me 20

22. Contact Card & a Warm Close 21

Everyday Cheat Sheet 21

A Picture to Follow Along 23

A Second Look 24

A Note From Bill 24

Your Visit — and My Promise 25

SUMMARY

The 60-Second Version

If someone calls, texts, or emails claiming to be the IRS, Social Security, Medicare, or another government agency, and threatens you or demands money or personal information right now, it's a scam. Real agencies generally first reach you by mail, never threaten arrest over the phone, and never take gift cards, wire transfers, or cryptocurrency. Your Social Security number can't be 'suspended.' Hang up, don't call back the number they gave, and verify through an official number you look up yourself — or just hang up, because it's almost certainly fake.

- 1 A 'government' call threatens arrest, lost benefits, or a suspended SSN.
- 2 It demands immediate payment or your personal details.
- 3 Remember: real agencies mail first, never threaten or take gift cards.
- 4 Hang up — don't use any number or link the caller gave you.
- 5 Verify, if you must, through the agency's official website or a number you look up.

WATCH OUT

AI can now fake an official-sounding voice, and caller ID can show the real agency's number. Neither is proof. The threat and the demand for fast payment are what give the scam away.

1. Why I Wrote This One

Because fear of the government is a powerful lever.

In more than thirty years of helping people across Portage County with their technology, I have watched the 'government' scam call frighten some of the most level-headed folks I know. There is something about an official-sounding voice saying you are in trouble with the IRS, or that your Social Security has been suspended, that bypasses our better judgment and goes straight to fear. Scammers know this, and they lean on it hard, because a frightened person obeys quickly and asks questions later.

What has made these calls far more convincing lately is new technology. Scammers can now make the call appear to come from the real agency's phone number, and they can use artificial, natural-sounding voices — even cloned ones — so the official on the line sounds calm, authoritative, and real. The old tells, like a bad connection or a heavy accent, are fading. That is exactly why I want you to have a rule that does not depend on spotting the fake.

The reassuring news is that real government agencies behave in predictable, knowable ways, and scammers break every one of those rules. Once you know how the real IRS, Social Security, and Medicare actually operate, the scam calls stand out plainly, no matter how polished the voice. We will walk through how the real agencies work, the specific disguises scammers wear, the threats and demands that give them away, and the one simple habit that keeps you safe — all calmly, with no judgment.

TIP

Share this with the whole family. Fear of the IRS or 'losing your benefits' works on everyone, and the rules here protect every generation equally.

2. How Real Agencies Actually Work

Know this, and the fakes stand out.

The single most protective thing you can learn is how real government agencies actually contact people, because scammers violate these norms constantly. Real agencies are slow, formal, and documented. They are not frantic, they do not threaten, and they give you time and proper channels. Hold this picture in mind and the scam calls reveal themselves.

- They generally contact you first by physical mail, not a surprise phone call, text, or email.
- They do not threaten you with immediate arrest, lawsuits, or deportation over the phone.
- They never demand payment by gift cards, wire transfer, cryptocurrency, or cash courier.
- They do not insist you pay or hand over information within minutes, with no time to think or verify.
- They do not tell you to keep the matter secret from your family, or to withdraw cash and keep quiet about why.

Real agencies also give you rights and options. With the IRS, for instance, you have the right to question a bill, to appeal, to get things in writing, and to representation; you are not hustled into instant payment by phone. Benefits are not switched off in an afternoon by a phone call. When a 'government' contact is frantic, threatening, secretive, or demands an odd payment method, it is breaking the real rules, and that is your signal — regardless of how official it sounds or what number shows on your screen.

GOOD TO KNOW

Real agencies are slow, formal, and send mail. Scammers are fast, threatening, and want odd payments right now. That contrast alone exposes nearly every government scam.

3. The IRS / Tax Disguise

'You owe back taxes and will be arrested.'

The tax scam is a classic for good reason: almost everyone fears the IRS a little. The call claims you owe back taxes, that there is an error or fraud on your return, or that a warrant will be issued for your arrest if you do not pay immediately. The voice is stern and official, often with a fake badge or case number, and the pressure is relentless: pay now, by a specific method, or face arrest, liens, or deportation.

Here is the truth that dissolves it. The IRS initiates contact about a tax debt by mail, not by a threatening phone call demanding instant payment. The IRS does not take gift cards, prepaid cards, wire transfers, or cryptocurrency, and it does not threaten to send local police to arrest you over a phone call. If you genuinely owed taxes, you would have received letters, and you would have the right to question and appeal the amount, with plenty of time to do so. The frantic phone threat is pure theater.

So when 'the IRS' calls demanding money, you can be confident it is a scam, whatever the screen shows. Do not pay, do not share information, and do not call back the number they give. If you want genuine peace of mind, you can look up the real IRS contact information yourself, from the official government website, and confirm there is no issue — but the threatening call itself can be safely dismissed. Real tax matters arrive in your mailbox, not as a voice threatening arrest.

WATCH OUT

The real IRS mails first, never demands gift cards, and never threatens phone-arrest. A threatening 'IRS' call is a scam, even if the screen shows the IRS's real number.

4. The Social Security Disguise

'Your number has been suspended.'

The Social Security scam is among the most common of all. The call claims your Social Security number has been 'suspended' or 'frozen' because it was linked to a crime, or found at a crime scene, or involved in fraud or money laundering. You are told to confirm your number to 'reactivate' it, or to move your money to a 'safe' account, or to buy gift cards to resolve the matter and avoid arrest. The threat of losing your benefits and your identity is terrifying, which is the point.

The foundational truth: your Social Security number cannot be suspended, frozen, or cancelled. That is not a thing that happens. The Social Security Administration's own watchdog has warned for years that scammers spoof its real numbers and impersonate its officials, and that genuine staff do not call to threaten you, demand immediate payment, or require personal information or gift cards to fix a problem. The entire premise of the 'suspended number' call is invented.

So treat any such call as the scam it is. Never confirm or 'verify' your Social Security number to someone who called you, never move money to a 'safe account,' and never buy gift cards to 'protect' your benefits. If you are worried about your actual Social Security account, contact the agency through its official website or a number you look up yourself. The threatening call, with its impossible story about a suspended number, can be hung up with complete confidence.

WATCH OUT

Your Social Security number can't be 'suspended' — that story is always a scam. Real SSA staff never call to threaten you or demand gift cards to 'reactivate' anything.

5. The Medicare Disguise

'Verify your number for new benefits.'

Medicare scams often wear a friendlier face than the IRS and Social Security versions, but they are just as harmful. The call, text, or ad offers something appealing — a new Medicare card, a free back brace or knee brace, a free test kit or genetic screening, a 'benefits review' — and asks you to confirm your Medicare number to qualify. Sometimes it is dressed as a helpful update; sometimes it warns your benefits will lapse unless you act. Either way, the goal is your Medicare number and other personal details.

Why does your Medicare number matter so much? Because with it, fraudsters can bill Medicare for services and equipment you never received, which is costly to the system and a genuine headache for you to untangle, even though the money was never yours. Giving your Medicare number to someone who contacted you with an offer is the doorway to that fraud. Real Medicare does not cold-call offering free equipment in exchange for your number, and legitimate providers already have your information through your actual care.

So guard your Medicare number like the valuable it is. Give it only to your own doctor's office, your real insurer, or a provider you contacted yourself — never to an unsolicited caller, texter, or ad. If an offer sounds appealing, bring it to your doctor or to the official Medicare channels you look up yourself. And review your Medicare Summary Notices now and then for services or items you did not receive, which is how this fraud is often caught. The unsolicited 'free' offer is the trap.

WATCH OUT

Unsolicited offers of free braces, test kits, or a 'new Medicare card' that ask for your Medicare number are a well-known fraud. Real benefits never require handing your number to a stranger who called you.

6. The One Rule That Protects You

Hang up, and verify through a number you find.

Here is the whole defense in one sentence: you never act on an incoming government call, text, or email, and if you want to check, you reach the agency yourself through official contact information you look up independently. That is it. You do not pay, confirm, or share anything based on the contact that reached you, and you never use a number or link it provided. You hang up, and if needed, you start fresh through a channel you control.

This works because it does not require you to judge whether the call is real, which is getting harder as voices and caller ID are faked. The scammers pour their effort into making the contact convincing; they cannot change how real agencies behave or control the official number you dial yourself. When you reach the IRS, Social Security, or Medicare through their genuine published channels, a real issue will be on record there, and a fake one simply will not exist. The scary call becomes irrelevant.

The critical detail is where you get the number. Look it up yourself — type the agency's official web address, or use a number from a document you already trust, like a real letter you received or the back of your Medicare card. Never call back the number from the scam call or voicemail, and never follow a link from a suspicious text or email, because those just connect you to the scammers. Hang up, find the real channel independently, and go through that.

TIP

Keep the real, official numbers for the IRS, Social Security, and Medicare written down somewhere, looked up from their genuine websites. Then a threatening call is easy to check — or simply dismiss.

7. Why AI Makes These Worse

Faked voices and faked numbers together.

It is worth understanding how new technology has sharpened these scams, because it explains why the old advice to 'listen for a foreign accent or a robotic voice' no longer protects you. Artificial-intelligence tools can now generate natural, fluent, authoritative-sounding voices in seconds, and even clone specific voices. So the 'agent' on the line may sound every bit as smooth and professional as a real government employee, with none of the awkwardness that used to give scammers away.

Pair that with caller-ID spoofing — the faking of the number on your screen — and the scam becomes doubly convincing. Your phone may display the real IRS or Social Security number, which you could even look up and find matches, because scammers copy genuine numbers on purpose. Between a faked official voice and a faked official number, the surface of the call can be flawless. The old habit of judging a call by how it sounds and what number it shows is simply no longer safe.

This is exactly why the one rule is built the way it is. It ignores the voice and the number entirely, because both can be faked, and relies instead on how real agencies behave and on verifying through a channel you control. No improvement in the fake can defeat that, because you are not judging the incoming call at all. Regulators have moved to ban AI voices in unwanted robocalls, which helps, but scammers break the law by definition, so your own rule remains your real protection.

GOOD TO KNOW

A smooth, official-sounding voice and the agency's real number on your screen can both be faked. Judge the call by the agency's rules it's breaking, not by how real it looks or sounds.

8. The Threats They Use

Recognizing fear as a weapon.

Government scams run almost entirely on fear, so recognizing the specific threats as tactics strips them of power. Real agencies resolve matters through documented processes and your legal rights; they do not menace citizens over the phone. When you hear any of these, treat it as proof of a scam rather than a reason to comply.

- 'A warrant will be issued and police are on their way to arrest you.'

- 'You will be deported / lose your citizenship / go to prison if you don't pay now.'
- 'Your benefits / Social Security / bank accounts will be frozen or cancelled today.'
- 'Your Social Security number has been linked to a serious crime.'
- 'This is your final notice before legal action' — with a countdown and a demand for secrecy.

Each threat is engineered to spike your fear and shut down your thinking, pushing you to pay or share information before you can pause and verify. But real consequences do not arrive by surprise phone call with a gift-card remedy. You are not one phone payment away from prison, and no legitimate official will ever offer to make an 'arrest warrant' vanish if you buy store cards. The scarier and more urgent the threat, the more certain you can be that hanging up is exactly right.

WATCH OUT

'Police are on the way unless you pay now' is a scam line, not a real government action. Fear is the weapon — the more menacing the call, the surer you can be it's fake.

9. The Payment Demands

The methods no real agency uses.

Alongside the threats comes the demand for payment, and the method is one of the clearest giveaways of all. Government agencies have real, documented ways to collect what is genuinely owed, and none of them involve the untraceable methods scammers favor. When a 'government' call steers you toward any of these, that alone settles the question.

- Gift cards — being told to buy store cards and read the numbers over the phone to 'pay' a tax or fine.
- Wire transfers or money-transfer services to a name you don't recognize.
- Cryptocurrency, often fed into a machine at a store while the 'official' stays on the line.
- Moving your money to a 'safe' or 'protected' government account to 'secure' it during an investigation.
- A courier sent to collect cash or valuables from your home.

No government agency collects a debt, fine, or 'security deposit' this way. The 'move your money to a safe account' version is especially dangerous and worth naming: there is no such thing as a government holding account you must wire your savings to for protection, and following that instruction simply hands your money to the scammer. Any of these

payment demands, by itself, is conclusive proof of a scam, regardless of how official the rest of the call seemed.

WATCH OUT

No real agency is ever paid in gift cards, wire, or crypto, and none asks you to move your money to a 'safe account.' That demand alone proves the whole call is a fraud.

10. The Email and Text Versions

Government impersonation isn't only phone calls.

Government impersonation also arrives by email and text, and AI has made these as polished as the calls. You might get an official-looking email about a tax refund, a benefits update, or a problem with your account, or a text about a government payment, a toll, or a 'suspended' benefit, each with a link to click or a number to call. The logos look right, the wording is clean, and the sense of urgency is the same as the phone version.

The habit transfers exactly: you do not act through the message. Do not click links in unexpected government-themed emails or texts, do not call numbers they provide, and do not enter any personal information into pages they lead to. Real agencies do not typically conduct sensitive business through surprise emails and texts with urgent links, and the official channels — the agencies' genuine websites, reached by typing the address yourself — are where any real matter would appear.

Watch especially for messages about refunds or extra payments, which use the lure of money coming to you rather than fear. 'You have a tax refund waiting, click to claim it' or 'your benefit payment is ready, confirm your details' are designed to get you to hand over banking or personal information eagerly. Treat an unexpected offer of government money with the same caution as a threat; both are bait. Verify through official channels you look up yourself, never through the message.

WATCH OUT

'Click to claim your tax refund / benefit payment' is as much a scam as any threat. Never enter personal or banking details into a link from a government-themed email or text.

11. The Jury-Duty and Court Scam

A local-sounding version that leans on the law.

A close cousin of the federal scams claims to come from a local court or the sheriff about missed jury duty. The caller says you failed to appear for jury service, that a warrant or fine has resulted, and that you can clear it immediately by paying over the phone — again, in gift cards, by wire, or by cryptocurrency. Because the number may show a local court or sheriff's office, and because the law carries weight, this one rattles people badly.

The truth is the same as with the federal versions. Courts handle missed jury duty through mailed notices and proper legal process, not threatening phone calls demanding instant payment. No real court or sheriff collects a jury-duty fine in gift cards, and no legitimate officer offers to make a warrant disappear if you buy store cards and read off the numbers. The whole premise — pay this stranger now or be arrested — is invented, however local and official the call appears.

So treat it exactly like the others. Do not pay, do not share information, and do not call back the number provided. If you genuinely worry there might be a real issue, look up your local court or sheriff's office number yourself — from the county's official website, never from the call — and ask directly; they will tell you no such thing is happening. That independent check, through a number you found, defeats this disguise as cleanly as all the rest.

WATCH OUT

Courts mail jury-duty notices and never take gift cards to clear a 'missed service' fine. A caller demanding instant payment to cancel a warrant is a scammer wearing the court's number.

12. The 'Free Grant' and 'Benefits You're Owed' Scam

When the hook is money coming to you.

Not every government scam uses fear; some use the opposite, dangling money you supposedly have coming. A call, message, or social-media post claims you have been awarded a 'government grant' — for being a good taxpayer, a senior, a homeowner — or that there are unclaimed benefits or a refund waiting for you. All you must do is pay a small 'processing fee' or confirm your bank details to receive the thousands of dollars headed your way.

The tell is simple and worth memorizing: real government grants and benefits never require you to pay a fee up front to receive them, and the government does not award surprise grants to people who did not apply for a specific program. If you have to send money — especially by gift card or wire — to unlock a 'free' government payment, the payment is not real, and the fee is the whole scam. Likewise, confirming your bank details to a stranger to 'receive' money is how they take money instead.

These hopeful versions can be as costly as the threatening ones, because they lower your guard with good news rather than fear. Treat an unexpected offer of government money with the same caution as a threat of government punishment: both are bait. If you believe you may be owed a real benefit or refund, pursue it through the official agency's genuine website or a number you look up yourself, never through the exciting call or message that found you. Real money owed to you does not require a fee to a stranger to collect.

WATCH OUT

Real grants and benefits never require an up-front fee to receive. 'Pay this fee to unlock your government grant' is a scam — the fee is the only money that moves.

13. Protect Your Mailbox, Too

'Mail only' doesn't mean every letter is real.

I have told you that real agencies generally contact you first by mail, and that is true and useful. But it is worth a caution so you do not swing to the opposite error: scammers do sometimes send physical letters too, designed to look official, and the arrival of a letter is not by itself proof of legitimacy. Fraudsters send fake IRS notices, fake Medicare mailings, and fake 'official' letters with return addresses and logos meant to deceive.

So apply a gentler version of the same rule to mail. A letter claiming to be from a government agency, especially one demanding urgent payment by unusual methods, a quick call to a number printed on it, or your personal information, deserves the same healthy skepticism as a phone call. The giveaways are similar: urgency, threats, odd payment methods, or a request to call a number or visit a website to 'verify' sensitive details.

When a government letter gives you pause, verify it the same independent way. Do not call the number printed on a suspicious letter or use its enclosed link; instead, look up the

agency's official contact information yourself and confirm whether the notice is genuine. Real notices will be on record and reachable through official channels. The point is not to fear your mailbox, but to remember that 'it came by mail' narrows the odds without proving a thing — verification through official channels is still how you know.

GOOD TO KNOW

Scammers send fake official letters too. A mailed notice isn't automatically real — verify a suspicious one through the agency's own number, not the one printed on the letter.

14. Local Government and Utility Versions

The scam reaches below the federal level.

The impersonation playbook is not limited to the big federal agencies. Scammers also pose as your local utility company, the water or power department, the county, or the DMV. A common one claims your electricity or water will be shut off within the hour unless you pay an overdue bill immediately — again by gift card, prepaid card, or a specific app — preying on the fear of losing heat or power, especially in bad weather or for a small business that cannot afford a shutoff.

The same truths apply at every level of government and for utilities. Real utilities and local agencies send written notices, offer normal payment options and time to resolve a bill, and do not demand instant payment by gift cards to avoid an immediate shutoff. A threat of shutoff 'in the next hour' unless you pay a stranger in an odd way is a scam, whether it claims to be the power company, the water department, or the county. Businesses are targeted with this as much as households.

So extend your rule to these too. If 'the power company' calls threatening an immediate shutoff, do not pay through the call; hang up and reach your utility through the number on a real bill or their official website to check your actual account. You will almost always find your account is fine. The independent callback, to a number you already have or look up yourself, protects you against the local and utility versions exactly as it does the federal ones.

WATCH OUT

'Your power will be shut off in an hour unless you pay now by gift card' is a scam. Real utilities send notices and offer normal payment options — hang up and call the number on your bill.

15. Keeping It in Perspective

Confident, not fearful, about your phone.

After a chapter full of threatening scripts, I want to leave you feeling confident rather than anxious. The goal is not to dread every call or to assume the worst of your mailbox and your phone. It is the opposite: because you now know how real agencies actually behave, you can let these scary calls roll off you, secure in the knowledge that the real IRS, Social Security, and Medicare will never ambush you by phone with threats and gift-card demands.

That knowledge is genuinely freeing. A frightening 'government' call that would once have ruined your afternoon can now be a two-second non-event: you recognize the broken rules, you hang up, and you get on with your day. You do not have to prove your innocence, argue with a fake official, or lie awake wondering. The power these calls once had over you drains away the moment you understand they are breaking every rule a real agency follows.

And you are never without backup. If a government-sounding call ever does rattle you — and even knowing all this, one occasionally will, because they are designed to frighten — you can always hang up and call a trusted family member or me before doing anything at all. There is no charge to talk through a call, and no judgment. A moment's reassurance from a calm voice is often all it takes to turn a scary call back into the harmless nuisance it really is.

GOOD TO KNOW

Knowing how real agencies behave turns a terrifying call into a two-second non-event: recognize the broken rules, hang up, move on. The knowledge is what takes away the fear.

16. If You Already Paid or Shared

Calm, quick steps to limit the harm.

If one of these calls already got money or information from you, take a breath and act promptly — speed helps, and there is no shame here. These scams are run by organized professionals and lean on fear that overwhelms careful people. What matters now is protecting your money and your identity quickly, and the steps are straightforward once you know them.

- 1 If you paid, call your bank, card company, or the gift-card company right away, say it was a scam, and ask them to stop or reverse it.
- 2 If you shared your Social Security number, treat it as identity exposure: visit [IdentityTheft.gov](https://www.identitytheft.gov) for a plan and consider a free credit freeze.
- 3 If you shared your Medicare number, report it to Medicare and review your statements for charges you didn't receive.
- 4 Change passwords and secure any accounts you revealed, and turn on a second lock.
- 5 Write down the details, tell someone you trust, and report it (see the reporting chapter).

WATCH OUT

Afterward, expect a follow-up 'recovery' or 'this is the real government now' call. It's another scam. Never pay or share with anyone who contacts you offering to fix the first one.

17. Helping an Anxious Loved One

These calls hit the fearful hardest.

If you have a loved one who is especially anxious about authority, taxes, or their benefits, these scams can be particularly cruel to them, and they may need extra support and reassurance. The fear these calls generate is real, and a naturally worried person can be swept up before reason catches hold. Approaching them with patience and without judgment makes all the difference in helping them stay safe.

The most useful gift is to teach the simple truths that defuse the fear in advance: real agencies send mail and never threaten by phone; your Social Security number can't be suspended; no agency takes gift cards; and you can always hang up and verify through an official number. Writing these reassurances on a card by the phone gives an anxious loved one something concrete to hold when a frightening call lands. And make the open-door promise: 'If one of these calls ever scares you, just call me first — I'll help you check, no

judgment.'

Being the calm person they check with breaks the scam's hold, because these calls depend on isolating and rushing a frightened target. Reassure your loved one, as often as needed, that no real government agency will ever punish them for hanging up to verify, and that reaching out to you is exactly the right thing to do. For a worried person, knowing there is a steady, non-judgmental helper a phone call away is worth more than any single piece of scam knowledge.

WATCH OUT

For an anxious loved one, write the reassuring truths on a card by the phone: 'Real agencies mail, never threaten, never take gift cards. I can always hang up and call Bill or family to check.'

18. Questions People Ask Me

The ones that come up again and again.

The caller ID showed the real IRS (or Social Security) number — doesn't that prove it's them? No. Scammers fake, or 'spoof,' caller ID to show any number they like, including the real agency's. A matching number is not proof. Judge the call by the agency's rules it's breaking — threats, urgency, odd payment — not by the screen.

What if I really do owe taxes or have a benefits issue? Then it will be documented and reachable through official channels. Hang up on the threatening call, and contact the IRS, Social Security, or Medicare yourself through their genuine websites or a number you look up. A real issue will be there; you lose nothing by verifying, and you have the right to time and proper process.

They left a stern voicemail with a callback number and a deadline — should I call it? No. Never call back the number in a threatening voicemail; it reaches the scammer. Real agencies do not leave menacing voicemails demanding instant payment. If you want to be sure nothing is wrong, look up the agency's real number yourself and call that instead.

Is it dangerous to just answer or listen? Listening does no harm; the danger is in acting — paying, sharing your Social Security or Medicare number, confirming details, or clicking a link. You can hang up at any point with no consequence. You owe a threatening 'official' no politeness and no explanation.

19. A Five-Minute Safety Setup

Quiet steps that defuse these calls.

A little preparation makes government scam calls easy to dismiss rather than frightening. None of it is complicated, and it pays off the moment a stern 'official' voice lands on your line. Do these once, and you will feel far steadier the next time one comes.

- 1 Write the real, official numbers for the IRS, Social Security, and Medicare — looked up from their genuine websites — on a note by the phone.
- 2 Add a one-line reminder: 'Real agencies mail first, never threaten, never take gift cards.'
- 3 Turn on your phone's spam-call filtering and, if you like, silence unknown callers.
- 4 Guard your Social Security and Medicare numbers — give them only to offices you contacted yourself.
- 5 Pick one trusted person you'll call to check any government-sounding call before acting.

GOOD TO KNOW

The most powerful 'setting' is knowing how real agencies behave. A threatening, rushed, gift-card-demanding 'government' call breaks every real rule — which makes it easy to hang up.

20. Reporting It — and Why It Helps

A few minutes that protect the next person.

Reporting a scam can feel pointless once the money is gone, but it genuinely matters. Reports help investigators link cases together, give platforms and phone carriers the evidence to shut fakes down, and warn others before they are caught. You do not need to have lost money to report — flagging an attempt is valuable too. It takes only a few minutes, and it turns a bad experience into something that helps your neighbors.

- Report to the Federal Trade Commission at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov), the national clearinghouse for scams. You can also call 1-877-382-4357.
- Report online or financial crime to the FBI at [ic3.gov](https://www.ic3.gov), their internet-crime complaint center — especially for larger losses or cryptocurrency.
- Contact the Ohio Attorney General's consumer protection team at 800-282-0515 or through [ohioattorneygeneral.gov](https://www.ohioattorneygeneral.gov).
- If your identity may be exposed, visit [IdentityTheft.gov](https://www.IdentityTheft.gov) for a step-by-step recovery plan.

- Report spam texts by forwarding them to 7726 (SPAM), and use the 'report' button inside apps and email.

I wrote a separate, step-by-step guide on reporting to the FTC, the FBI, and the Ohio Attorney General, with exactly what to write down and what to expect afterward. If the reporting steps feel like a lot, that is a perfect thing to call me about. I am glad to sit with you and help you file, so that your report actually reaches the people who can use it.

GOOD TO KNOW

You will usually not hear back from a report, and that is normal. Your report still joins a bigger picture that helps investigators and warns others, even when nothing lands in your own inbox.

21. When to Just Call Me

A calm second opinion costs you nothing.

If something about a call or message claiming to be the IRS, Social Security, or Medicare has you second-guessing yourself, or you just want a steady second opinion before you do anything, please call me. There is never a charge to ask a scam question, and never any judgment. I would far rather spend a few minutes on the phone talking it through with you than hear later that something cost you money or worry. That is genuinely what I am here for, and it is some of the most satisfying work I do.

If you would like a hand in person, I come to homes all across Portage County. I can help you check something safely, tighten up your accounts and passwords after a close call, set your devices and routine so these scams have a harder time reaching you, and walk your whole family through a simple plan. We go at your pace, with no pressure and no rushing, and you come away feeling steadier.

GOOD TO KNOW

The best time to call is before you act — before you click, pay, or share anything. A quick 'does this seem right to you, Bill?' is one of my favorite kinds of call to get.

22. Contact Card & a Warm Close

Keep this page where you can find it again.

Bill's Home Tech — your local tech, Bill Davis, owner and only tech. Phone or text: (330) 200-8042. Email: bill@billshometech.com. Web: billshometech.com. Service area: Atwater, Ravenna, Kent, Streetsboro, Aurora, Rootstown, Mantua, Garrettsville, Windham, Edinburg, Suffield — all of Portage County, Ohio.

- Free phone call: any scam question or close call, always free, with no judgment and no rushing.
- In-home scam-check visit: \$99 flat for the first visit, with a 30-day follow-up included.
- Remote help by screen-share, for when you would rather not wait for a visit.

No real government agency threatens you, demands gift cards, or rushes you on the phone — so a call that does is a scam, every time. Hang up, and check through an official number you looked up yourself. If a government-sounding call ever rattles you, call me first; I am a phone call away and glad to help.

CHEAT SHEET

Everyday Cheat Sheet

The one rule

Real agencies mail first and never threaten or take gift cards. Hang up on any threatening 'government' call and verify through an official number you look up yourself.

Always a scam

- 'Your Social Security number is suspended.'
- 'You owe back taxes — pay now or be arrested.'
- 'Confirm your Medicare number for free equipment.'
- Pay by gift cards, wire, or crypto.
- 'Move your money to a safe government account.'

Do this instead

- 1 Don't pay, confirm, or share anything.
- 2 Don't call back the number they gave you.
- 3 Hang up — the threat is theater.
- 4 Look up the agency's real number yourself to check.
- 5 Guard your SSN and Medicare number fiercely.

WATCH OUT

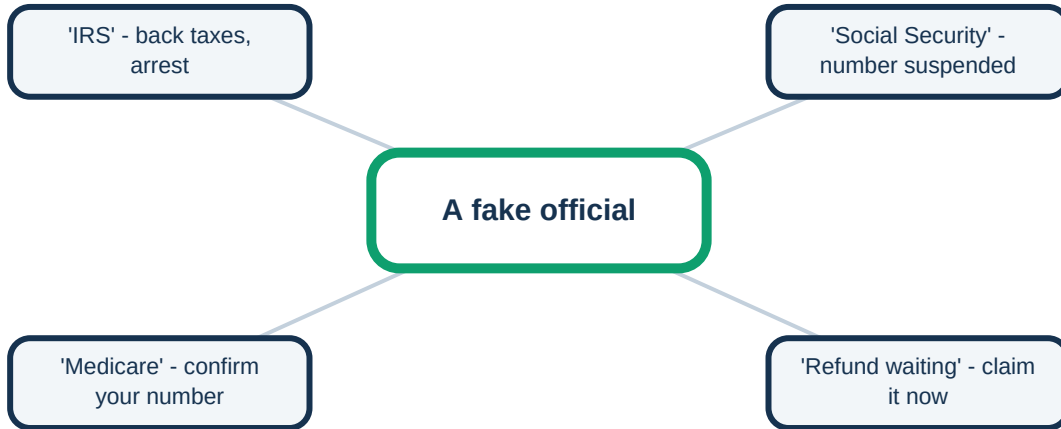
A faked voice and the agency's real number on your screen prove nothing — both can be faked. The threats and the payment demand are the giveaways.

AT A GLANCE

A Picture to Follow Along

The Government Scam's Disguises

Fear and authority, aimed at your wallet and data.



Real agencies mail first and never threaten or take gift cards.

Illustration - a schematic; details vary by device and setup.

AT A GLANCE

A Second Look

The Rule That Keeps You Safe

Ignore the voice and the screen; follow the agency's real rules.

- 1 A 'government' call threatens or demands payment
- 2 Remember: real agencies mail, never threaten
- 3 Share no money, SSN, or Medicare number
- 4 Hang up - don't use the caller's number
- 5 Look up the agency's real number yourself
- 6 Check there, or simply dismiss the call

The threat and the gift-card demand are the giveaways - every time.

Illustration - a schematic; details vary by device and setup.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.



HOW I CAN HELP

Your Visit — and My Promise

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full \$99. No questions, no awkwardness. That's how I'd want to be treated.

Call or text **(330) 200-8042** · Book a visit: **billshometech.com/book** · **bill@billshometech.com**

This free guide is for general information only — not professional advice, and no substitute for your device's own manual. Any prices or outside products mentioned can change; please confirm current details before you buy. Please use your own good judgment and follow it at your own risk — for anything involving electricity, gas, water, or heights, stop and call a licensed professional. Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results. © 2026 Bill's Home Tech, LLC.