

# GAO Highlights

Highlights of [GAO-25-107088](#), a report to congressional requesters

## Why GAO Did This Study

Scams, a method of committing fraud, involve the use of deception or manipulation intended to achieve financial gain. Scams often cause individual victims to lose large sums—in some cases their entire life savings.

GAO was asked to review federal agencies' and businesses' efforts to counter scams. This report examines, among other things, the extent to which (1) a comprehensive, government-wide strategy guides agency efforts; (2) selected federal agencies compile scam-related complaint data and agencies' ability to estimate the total number of scams and related dollar losses; and (3) selected agencies measure the effectiveness of consumer education activities.

GAO analyzed publicly available information, agency documents, and agency consumer complaint data. GAO interviewed agency officials and representatives of relevant industries and advocacy groups.

## What GAO Recommends

GAO is making 16 recommendations to various agencies to develop a government-wide strategy to counter scams, a national scam estimate, a common definition of scams, and evaluate the outcomes of consumer education efforts. The FBI disagreed with three recommendations related to the development of a national estimate, a definition of scams, and evaluating the outcomes of its consumer education efforts. GAO maintains the recommendations are valid, as discussed in the report. FTC neither agreed nor disagreed with the five recommendations made to it.

View [GAO-25-107088](#). For more information, contact Seto J. Bagdoyan at [bagdoyans@gao.gov](mailto:bagdoyans@gao.gov) and Howard Arp at [arpj@gao.gov](mailto:arpj@gao.gov).

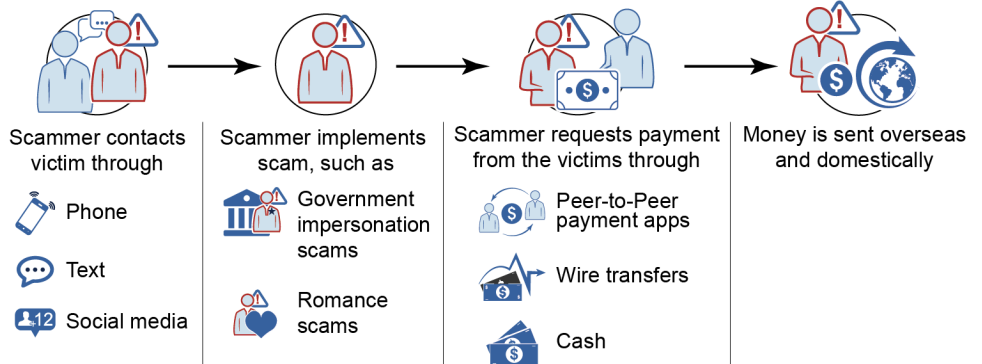
## CONSUMER PROTECTION

### Actions Needed to Improve Complaint Reporting, Consumer Education, and Federal Coordination to Counter Scams

## What GAO Found

Scams occur in a variety of forms, have evolved with technology, and are a growing risk to consumers. Commonly, scams involve a scammer contacting the victim, engaging the victim with a particular type of scam, and requesting a payment for a false purpose.

#### Examples of a Scam Execution Process



Sources: GAO analysis of publicly available information on scams, including from the Federal Trade Commission and Federal Bureau of Investigation; Icons-Studio, sdecoret/stock.adobe.com, GAO (icons). | [GAO-25-107088](#)

Note: Other types of contact methods, scams, and payment methods exist.

The 13 federal agencies GAO spoke with engage in a range of efforts to counter scams. However, none were aware of a government-wide strategy to guide those efforts. Existing strategies did not focus on countering scams and did not apply across agencies. The Federal Bureau of Investigation (FBI) is developing a cyber-enabled fraud strategy. The overlap in issues relating to scams and cyber-enabled fraud could provide FBI with the expertise to develop a government-wide strategy. Developing a government-wide strategy would better position agencies to coordinate and strategically target their efforts to counter scams.

The Consumer Financial Protection Bureau (CFPB), FBI, and Federal Trade Commission (FTC) receive, compile, and report on consumer complaints pertaining to issues including internet-related crime and scams. Data limitations, such as issues with how data are collected, do not allow agencies to calculate the exact number of scam complaints, but each agency can estimate the number it receives. For example, the FBI estimated that in 2023 it received approximately 589,400 scam-related complaints, resulting in losses of \$10.55 billion. In addition, no government-wide estimate of the total number of scams and dollar losses exists. Improved data collection and estimates would better support federal efforts to understand the extent of this type of crime and develop ways to counter it.

CFPB, FBI, and FTC provide a variety of education resources for consumers. However, they do not measure the effectiveness of their education efforts on the consumers that receive them. Doing so would help the agencies understand how their education efforts are affecting consumers' ability to recognize and protect themselves from scams and how the agencies might adjust their education materials to best help consumers.