



FLORIDA CONSUMER NEWSLETTER

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SUBSCRIPTION SCAMS ON THE RISE — DON'T TAKE THE BAIT



The Florida Department of Agriculture and Consumer Services (FDACS) warns consumers to be on high alert for a growing wave of subscription scams. Cybercriminals are targeting Floridians with phishing emails posing as legitimate streaming services like Netflix, Hulu, and others, all in an attempt to steal personal information and credit card numbers.

The fraudulent emails often mimic the branding of popular subscription services and use scare tactics, such as claiming your account has been locked or payment has failed. The goal: get you to click a malicious link or share your financial information.

FDACS offers these tips to help spot a phishing scam before it's too late:

- **Check the sender's email address.** Scammers often use addresses that look official but aren't. If it doesn't come from the service's verified domain — like @netflix.com — don't trust it.
- **Look for spelling and grammar mistakes.** Reputable companies don't send sloppy emails.
- **Be cautious with links.** If you receive an email or pop-up message that asks for personal or financial information, do not reply or open the link in the message. Legitimate companies don't ask for this information via email.
- **Beware of urgent language.** Phrases like "Your account will be locked!" are designed to make you panic and act quickly without thinking.
- **Go straight to the source.** When in doubt, open the app or type the website directly into your browser. Never click through an email you weren't expecting.

Consumers who believe they've received a scam email or have been targeted by a phishing scheme should report it to the FDACS Division of Consumer Services at 1-800-HELP-FLA or [Consumer Resources / Home - Florida Department of Agriculture & Consumer Services](#).

www.FloridaConsumerHelp.com

1-800-HELP-FLA(435-7352) • Mon-Fri, 8a.m. – 5p.m., EST • 1-800-FL-AYUDA(352-9832)

Be Storm Ready – Build a Disaster Supply Bucket

When a catastrophic storm is bearing down on you and your family, it is too late to wonder, "What do we need?" Assemble these essential items in a durable waterproof five-gallon bucket to keep at the ready in your home or vehicle.

- o Batteries
- o Hand crank emergency radio
- o Blanket
- o Manual can opener
- o Cash
- o Change of clothing
- o Duct tape
- o Dust masks for each person
- o First aid kit
- o Flashlight
- o Games and toys
- o Gloves
- o Hand sanitizer
- o Keys (home and car)
- o Large plastic trash bags
- o Local map

- o Medications
- o Non-perishable food
- o Permanent marker
- o Pet supplies
- o Photos of family members and pets
- o Pocket knife
- o Portable phone charger
- o Ponchos
- o Rope/paracord
- o Soap
- o Special family needs (diapers, feminine hygiene items, etc.)
- o Tarp
- o Toilet paper
- o Toothbrush
- o Towel
- o Water
- o Waterproof bag with family documents, including driver's license, insurance information, out-of-area contact, medical information
- o Whistle



PET SCAMS

There is nothing like having a furry friend at home to greet you at the end of a long day. Unfortunately, scammers have found ways to exploit emotions in their attempts to take money.

Buying or Adopting a Pet Online

According to the International Pet and Animal Transportation Association, one of the current scams involves those buyers who search online for free or inexpensive pets for sale. The seller may offer to give the pet away because they can no longer care for it or their living situation has changed and just cannot keep it, then offers to ship the pet if the buyer pays for the shipping.

When the buyer commits, the scammer may reply that the airline is requiring a special crate for temperature control, or the animal needs additional shots or paperwork, all of which the buyer must pay for urgently. If not, the scammer threatens to report the buyer for animal abandonment. The buyer either receives an animal that is in poor health, or no animal at all.

Does the seller

- Communicate through email only?
- Send stock or generic photos of the animal?
- Refuse to provide documentation or verifiable details about the animal's health?
- Demand payment up front, with additional requests for permits, vaccination, etc.?

If you can answer "yes" to any of these, it is probably a scam.

How can you avoid being scammed? Meet the seller and animal or visit the rescue before the adoption or purchase and ask to see health documentation. Legitimate rescues and sellers are eager to meet with prospective owners and prove that their pet is healthy.

Scammers Posing as SPCA and Animal Welfare Staff

Here's how the scam works. You get a call or text from someone who says they're a staff member at the local SPCA or another animal shelter. They tell you that your pet was hit by a car, and you need to pay \$500 right away to save them. Conveniently, they tell you exactly how to pay.

If you're at home with your pet, you'll know right away that it's a scam. If you aren't at home and you're worried, here are some steps to help stop the scammers in their tracks.

- **Call the shelter yourself.** Look up the phone number of the shelter the person says they're calling from. Call them yourself to see if Boots, Rascal, or Thor is there.
- **Listen to how they tell you to pay.** Scammers will insist you can only pay with cash, [a gift card](#), [a wire transfer](#), [cryptocurrency](#), or [a payment app](#). Those are ways that get scammers the money quickly...and make it hard for you to get it back.
- **Report the scam.** If you encounter this, a different version of a pet scam (like [fake pet ads](#)), or any other kind of scam, fraud, or bad practice, tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/ReportFraud).



DISASTER RELIEF – HOW TO CONTRIBUTE WITHOUT GETTING CONNED

When disasters occur, like the recent floods in Texas, we see the best in humanity with the number of people who want to step in and help, giving time and money in hopes of alleviating some of the anguish of those who are suffering. Unfortunately, when money is involved, so are grifters. Here are some tips for making financial contributions to those who actually need it, not the crooks who don't.

The Federal Trade Commission urges people to research the charity for themselves, in particular those requests which come via social media. The Florida Solicitation of Contributions Act regulates solicitation of public contributions and requires full disclosure of certain information from persons soliciting contributions in Florida. Consumers can view the online [Check-A-Charity](#) tool to look up financial summaries of charitable organizations which are registered with the FDACS. You can also review charities at [Give.org](#), through the Better Business Bureau, or at [CharityWatch](#), an independent charity watchdog.

If you have a favorite charity which you trust and that works with disaster victims, give to it. Charities which have demonstrated their good works in the past are usually safer and have an established reputation to uphold. When donating, consider donating by credit card. If a charity insists that you give cash, gift cards, or cryptocurrency, it is likely a scam. Credit card donations provide you with more protection should an issue arise.

Crowdfunding sites like GoFundMe or Kickstarter may seem like an easy route, but how do you know where your donation is going? The organizer establishes the goal and the contributions go directly to the organizer. Be sure to find out who is really behind the site, and how the funds will be dispersed to the needy. Also, remember that the donation may not be tax deductible.

If you want to learn more about giving safely, visit [Donating Safely and Avoiding Scams | Consumer Advice](#).



EXPLOITING GRIEF



Processing grief while planning for services and burial can be overwhelming when you lose a loved one. Unfortunately, there are scammers who will attempt to prey on grief-stricken families and take advantage of the lack of focus. If you find yourself making arrangements for a beloved family member, try to keep in mind your grief could make you the target for a scammer.

According to the National Funeral Directors Association, scammers may utilize recent obituaries to gather information about the decedent and the services. Then, they contact the family and pose as staff of the funeral home, demanding payment for an outstanding balance. The caller might even become insistent to the point they threaten to cancel the services if the balance is not paid immediately.

The [FTC](#) provides the following advice to avoid this scam:

Resist the pressure to act immediately. Honest businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

Contact the funeral home directly. Use a phone number that you know is real, not one you got from the scammer's text, email, or phone call. If you don't know it, you'll find it on the General Price List you got from the funeral home.

Know how scammers tell you to pay. Scammers want to get your money immediately, and in a way that makes it hard to track them down and hard for you to get your money back. Never pay someone who **insists** you pay with [a wire transfer, cryptocurrency, or a gift card](#). And never deposit a [check](#) and send money back to someone. If someone tried to rip you off, report it to the FTC at [ReportFraud.ftc.gov](#).

ABOUT THE FDACS DIVISION OF CONSUMER SERVICES

FDACS is Florida's state consumer protection agency responsible for regulating charities and handling consumer complaints. FDACS handles more than 400,000 consumer complaints and inquiries, oversees more than 500,000 regulated devices, entities, and products like gas pumps and grocery scales, performs over 61,000 lab analyses on products like gasoline and brake fluid, performs nearly 9,000 fair ride inspections, and returned over \$2.8 million to consumers through mediations with businesses.



The Division of Food Safety monitors food from the point of manufacturing and distribution through wholesale and retail sales to ensure the public of safe, wholesome and properly represented food products.

CLICK THE ICON ABOVE TO SEE THE LATEST RECALLS, MARKET WITHDRAWALS, & SAFETY ALERTS.



The Consumer Product Safety Commission provides consumer product recall information as part of the agency's mission to protect consumers and families from hazardous products.

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The Florida Department of Agriculture and Consumer Services is the state's clearinghouse for consumer complaints, protection and information. Consumers who would like information about filing a complaint against a business or who believe fraud has taken place can visit us online at [FloridaConsumerHelp.com](https://www.floridacconsumerhelp.com) or contact the department's consumer protection and information hotline by calling 1-800-HELP-FLA (435-7352) or 1-800-FL-AYUDA (352-9832) for Spanish speakers.