Consumer fraud is ever-present. Worse, fraudsters use disasters such as the pandemic to devise new frauds and the safer-at-home mandates have put consumers more at risk by making them easier to reach. In addition, fraudsters target discrete populations such as seniors and minorities with schemes designed specifically to take advantage of their vulnerabilities. Through this event subject matter experts (SME) will describe how to identify and avoid mortgage forbearance fraud and consumer frauds targeting Native Americans. FTC data indicates that frauds against this population are under-reported which makes the population an ongoing target. FTC representatives will show attendees how to report frauds to the FTC. CAS Reynolds will use Module 11 of Money Smart for Adults and FTC videos and training materials to underscore how to avoid identity theft and how to respond if one’s identity is compromised.