

Top Ten Scams of 2025

Spike in Phishing and Spoofing Losses Raises Alarm Bells

Phishing and spoofing scams once again topped Fraud.org's annual list in 2025—and the numbers are alarming. This report analyzes 1,376 complaints submitted by scam victims across the United States. As a share of all complaints, phishing and spoofing reports surged 85.6% year over year—nearly doubling compared to 2024. Median losses more than doubled as well, rising from \$1,000 to \$2,060.

Investment scams—especially those involving cryptocurrency—remained the most financially devastating for victims. The median reported loss from investment scams was \$30,000, far exceeding any other category.

One likely driver behind the surge in phishing is the growing use of artificial intelligence by scammers. AI tools can generate more convincing emails, texts, and cloned voices, making fraudulent messages harder for consumers to detect and easier for criminals to scale.

In contrast, fake prize and sweepstakes scams declined sharply. As a share of complaints, these scams fell 64.5% year over year. Median losses also dipped modestly, from \$1,000 in 2024 to \$950 in 2025.

Despite these shifts, the three most-reported scams in 2025 remained unchanged from 2024: phishing and spoofing, Internet merchandise scams, and fake prizes/sweepstakes.

Web-Based Contact Overtakes Phone Scams

In 2024, robocalls and other phone-based solicitations were the primary way consumers reported being contacted by scammers. In 2025, that changed. The Web became the dominant first point of contact, with 48.0% of complainants reporting that their initial interaction with scammers occurred online.

Credit cards, bank account debits, and wire transfers remained the most common payment methods. More than one-third of victims (34.4%) reported paying by credit card, followed by bank account debit (28.3%) and wire transfer (14.9%).

This distinction matters. Credit card users often have access to chargeback protections, while funds sent via bank debit or wire transfer are significantly harder to recover—leaving victims more financially exposed.

Younger Consumers Increasingly Targeted

Older consumers (age 56 and above) continued to account for more than a third (37.94%) of Fraud.org complaints in 2025. However, younger adults are filing complaints at a faster rate.

Millennials (approximately ages 26–45) represented 39.8% of complaints but were the fastest-growing age cohort. Complaints from consumers aged 26–35 rose 68.1% year over year, while those aged 36–45 increased 26.9%.

The data suggest that while older consumers remain heavily impacted, scammers are broadening their reach—and younger adults are increasingly in the crosshairs.

TOP TEN OVERALL

Rank	Scam Type	Percentage Total - 2025	% Change (2024-2025)	Median Loss
1	Phishing/Spoofing	34.95%	85.55%	\$2,060
2	Internet: Gen Merchandise	20.63%	21.08%	\$310
3	Prizes/Sweepstakes/Free Gifts	13.58%	-64.51%	\$950
4	Investments: Other (incl. cryptocurrency)	7.05%	9.03%	\$30,000
5	Advance Fee Loans, Credit Arrangers	3.23%	10.90%	\$1,345
6	Fake Check Scams	2.94%	-23.34%	\$3,631
7	Friendship & Sweetheart Swindles	2.79%	37.09%	\$15,000
8	Family/Friend Imposter	1.62%	-1.27%	\$434
9	Home Repair	1.32%	136.56%	\$7,624
10	Credit Repair	1.03%	329.32%	\$1,646

TOP TEN – CONTACTED VIA INTERNET

Rank	Scam Type	Percentage Total - 2025	% Change (2024-2025)	Median Loss
1	Phishing/Spoofing	39.40%	47.30%	\$3,500
2	Internet: Gen Merchandise	26.40%	-16.81%	\$305
3	Investments: Other (incl. cryptocurrency)	8.07%	-16.63%	\$22,442
4	Fake Check Scams	3.28%	-28.48%	\$4,289
5	Advance Fee Loans, Credit Arrangers	2.74%	-25.91%	\$1,845
6	Friendship & Sweetheart Swindles	2.74%	-16.93%	\$16,750
7	Prizes/Sweepstakes/Free Gifts	2.46%	-52.55%	\$1,455
8	Credit Repair	1.78%	790.97%	\$1,646
9	Internet: Auctions	1.64%	26.53%	\$25,272
10	Medical Care Products/Services	1.09%	174.15%	\$768

TOP TEN - CONTACTED OFFLINE

Rank	Scam Type	Percentage Total - 2025	% Change (2024-2025)	Median Loss
1	Phishing/Spoofing	29.15%	115.18%	\$1,025
2	Prizes/Sweepstakes/Free Gifts	25.89%	-57.01%	\$600
3	Internet: Gen Merchandise	13.64%	88.50%	\$348
4	Investments: Other (incl. cryptocurrency)	5.74%	32.91%	\$45,000
5	Advance Fee Loans, Credit Arrangers	3.72%	55.66%	\$775
6	Friendship & Sweetheart Swindles	2.79%	133.49%	\$15,000
7	Fake Check Scams	2.48%	-25.28%	\$3,540
8	Family/ Friend Imposter	2.33%	169.41%	\$4,950
9	Home Repair	1.86%	211.32%	\$12,000
10	Credit Card Issuing	1.40%	425.35%	\$21,229

METHOD OF CONTACT

Method	Complaints	Percentage Total - 2025	% Change (2024-2025)
World Wide Web	656	48.02%	35.73%
Phone	352	25.77%	-42.27%
In Person	142	10.40%	88.85%
Email	106	7.76%	9.29%
Postal Mail	78	5.71%	11.84%
Other (Text,TV/Radio, Print, Fax, Etc.)	32	2.34%	193.65%

METHOD OF PAYMENT

Method	Complaints	Percentage Total - 2025	% Change (2024-2025)
Credit Card	219	34.43%	5.32%
Bank Account Debit	180	28.30%	-14.49%
Wire Transfer	95	14.94%	15.65%
Bank Debit Card	67	10.53%	28.89%
Other (Cash, Cashier's Check, Money Order, Cash Advance, Trade, Telephone Bill)	51	8.02%	-15.46%
Check	24	3.77%	3.88%

CONSUMER AGE

Age Range	Percentage Total - 2025	Percentage Total - 2024	% Change (2024-2025)
Under 18	0.30%	0.51%	-41.25%
18-25	5.01%	4.22%	18.68%
26-35	20.62%	12.27%	68.08%
36-45	19.22%	15.14%	26.91%
46-55	16.92%	16.61%	1.83%
56-65	16.02%	21.02%	-23.81%
Above 65	21.92%	30.22%	-27.47%

Methodology

The National Consumers League's Top Ten Scams report analyzes 1,376 complaints submitted to Fraud.org in 2025. These complaints are self-reported and do not constitute a nationally representative sample of fraud victims.

NCL shares complaint data with a network of law enforcement and consumer protection partners, who combine it with other data sources to identify fraud trends and support enforcement actions.

MEET THE SCAMS

A look at the most reported frauds



Phishing/Spoofing

Emails pretending to be from a well-known source ask consumers to enter or confirm personal information.



Internet: General Merchandise

Goods purchased are either never delivered or misrepresented.



Prizes/Sweepstakes/Free Gifts

Requests for payment to claim fictitious prizes, lottery winnings, or gifts.



Investment: Other (incl. cryptocurrency)

Consumers are tricked into paying money for bogus cryptocurrency investments.



Advance Fee Loans, Credit Arrangers

False promises of business or personal loans, even if credit is bad, for a fee upfront.



Fake Check Scams

Consumers are asked to cash fraudulent checks and then send the proceeds to a scammer before the check clears.



Friendship & Sweetheart Swindles

Con artist nurtures an online relationship, builds trust, and convinces victims to send money.



Family/Friend Imposters

A scammer calls or emails, claiming that a friend or family member is in distress (in jail, in the hospital, etc.) and urgently needs funds to help.



Home Repair

Fraud involving contractors or repair services that take payment upfront, perform poor or no work, or disappear before completing promised repairs.



Credit Repair

Fraud involving companies that promise to fix or improve credit scores for a fee, often using illegal or misleading tactics and failing to deliver real results.



Fraud.org is a program of the
National Consumers League.
nclnet.org | media@nclnet.org

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