Be Aware – Online Scammers

While we have taken steps to significantly reduce the ability of scammers to contact individuals via our housing listing site (most notably, eliminating the ability of spam-bots to utilize the service) we are not immune from individual’s malicious attempts.

Most frequently this shows up as you receiving contact via email from a person claiming to be an incoming student seeking a rental unit. The individual offers to send payment covering the initial cost for the unit, typically through another party (father, brother, etc.), but sends a money order or cashier’s check for a higher dollar amount. The individual sending the money order or cashier’s check makes contact again and advises that they sent too much money, and asks that the difference be sent back to them.

While this is the most common form of this scam, it is not the only one. We advise that all individuals who post a housing listing on our site educate themselves about potential scams and methods to protect themselves.

If you receive communication that you have questions about, please contact us at 651-962-6659 or offcampus@stthomas.edu. We will do our best to offer an additional opinion on the nature of the communication.

Fraud prevention tips:

- Fake payment scams by their nature sound very believable.
- If the contact raises questions or concerns for you, ask others for their opinion, including contacting Off-Campus Student Services as 651-962-6138 or offcampus@stthomas.edu
- Scammers actively search for victims online, such as those posting items for sale.
- Counterfeit checks, money orders and currency look very real and even can fool bank tellers.
- Under federal law, banks must make deposited funds available quickly. Just because you withdraw the money doesn’t mean that the check is good. It can often take weeks to discover forgeries.
- You are responsible for the deposits you make. Be certain who you are dealing with and the type of payment you have received.
- There is no legitimate reason for someone who is giving you payment to ask you to send money back. Insist on getting paid the exact amount.
- If you engage in online transactions, use a payment service (e.g., PayPal) to send and receive funds.