Robo / Spam Calls

Calls and messages from scammers are universally annoying. You know the feeling. You pick up the phone thinking it's something or someone important, only to be met with a recorded message about "your car's warranty," or another obtrusive voice trying to rip you off.

So don't get caught off guard and risk throwing away money. Follow these tips to reduce robocalls and stop spam.

Use your phone's blocking features:

Your smartphone may allow you to block particular phone numbers that call you. This may be a good option if you get repeated calls from a spammer using the same number.

Some robocalls are onto this, however, and may use numbers that change on a regular basis.

Don't answer:

The best way to respond to spam calls and texts is to not. Don't pick up the phone, and don't text back. If you see a number pop up on the screen that you don't recognize or isn't in your list of contacts, ignore it.

Answering the phone alerts, the robocallers that your number is active, opening the door for robocall companies to keep calling back.

Regarding texts, some say a response is required or give you an option or link to opt out**. Delete these texts without responding or clicking on any links. They could lure you into a scam.**

Don't press any buttons:

If, for some reason, you do pick up the call, there might be a recorded message about refinancing student loans, debt consolidation, or buying car insurance. Don't fall for it.

The recording may give you the option to press a certain key to hear more or even have yourself removed from their mailing list. **As enticing as this sounds, pressing any button lets them know your phone number is in service, and you'll likely be put on a callback list.**

Report them:

The Federal Trade Commission (FTC) has a website — ReportFraud.FTC.gov — specifically for collecting information to help stop these calls and texts.

You can report what happened during the call or by text, and the information is shared with over 3,000 law enforcement officials.

These details are used in investigations to potentially bring charges against scams and bad business practices.

Look into call-blocking apps:

Another way to thwart these annoyances is with a call-blocking app for your devices.

These apps can be used to stop callers from getting through, so you don't have to be bothered with constantly turning off your phone or having to check it every time it rings.

Talk to your cell phone carrier:

In addition to call-blocking apps from third parties, check with your phone provider to see if they offer any type of service that can block robocalls from getting to your phone. The same applies to landline phones as well.

Register on the Do Not Call List:

The FTC has a national Do Not Call List you can add your information to in hopes of ceasing these calls.

As odd as it sounds, your phone number will be given to telemarketers and other callers, who will have to add it to their Do Not Call database.

Be aware that this list is specifically for telemarketers, and it may not stop groups like charities, surveys, or political organizations from contacting you.

Silence unknown callers:

Different devices have varied ways to silence unknown callers, so check your phone settings to see if there are options you can use.

For example, the iPhone has a "Silence Unknown Callers" option under its phone settings.

Or you could use your phone's do-not-disturb features to silence calls that aren't from a pre-approved list or in your phone's contacts.

Bottom line:

Robocalls are annoying, but there are ways to slow down their frequency to your phone.

Remember that your best bet may be to not answer robocalls in the first place, giving them less knowledge of you or if your phone number is active.

But if you do answer one, hang up and don't answer questions or give out your personal information. Keep more money in your bank account by not interacting.

It's vital to remember to keep your personal information private, so avoid sharing anything with someone who cold calls you. Taking the

time to report to authorities may seem like an annoying next step, but it could help prevent more calls in the future.