

Carnegie Mellon University

Office of International Education

5000 Forbes Ave, Posner Hall 1st Floor, Pittsburgh, PA 15213

Phone: (412) 268-5231 • Email: oiie@andrew.cmu.edu • Web: www.cmu.edu/oiie

Just Say No! – Protecting Yourself and Your Money

The freedom of speech that people from the US have become accustomed to has established a way of communicating that is sometimes seen as very direct. There is a certain amount of flexibility that people from the US have when speaking with each other. Directness while communicating with others is very acceptable and sometimes expected.

In some countries, open rejection or disagreement might be considered rude. This is not the case in the US. Here it is quite normal to disagree openly. Therefore, the following scenarios have been provided in order to give you a better idea of how to “say no” when you find yourself in one of these situations:

Phone Calls and Emails

You may receive unsolicited phone calls from people who may ask for your personal information without telling you why they want it. They might also keep talking without giving you the chance to ask questions. They will also try to keep you on the phone as long as possible. This is their goal. Do not give strangers your personal information (***especially*** do not share your Social Security number, bank account information, address, date of birth, etc) unless you initiated the call and you are confident that they have a legitimate need for the information. For example, if you call your bank with a question about your account, it’s fine to provide your personal information so they know that you are the account holder. However, if someone calls or emails you saying they are from your bank, and asks for your personal information, do **not** provide it. They are probably not from your bank. Legitimate businesses will not contact you and ask you to provide your personal information.

You can take proactive steps to prevent these types of phone calls. Sign up for the National Do Not Call Registry (<https://www.donotcall.gov/default.aspx>) to prevent telemarketers from calling you. Until the “Do Not Call” registry takes effect, you can say, “No thank you.” and hang-up the telephone. Don’t stay on the phone any longer once you have said it. If these people come to your door, just say, “NO thanks!” and close your door. If they email you, delete the message or report it as “spam.”

If you receive a suspicious phone call that appears to be a scam, especially a phone call insisting that you must wire money, hang up and do not give them any information! You will never officially owe any US agency money through a phone call. You should also report this scam caller to CMU’s campus police: <http://www.cmu.edu/police/> or 412-268-2323.

To report spam you are receiving to your CMU Andrew ID, contact Computing Services: <http://www.cmu.edu/computing/email/spam/report.html>

Dating

When you first start interacting with people from the US, it might seem a little awkward in the way they joke around and socialize. Someone you meet may find an interest in you, or you might find an interest in them. So if you are interested, how do you make the first move, and if you're not interested, how do you communicate it?

If you like them:

Tell them that you have enjoyed getting to know them and ask them if they would like to get dinner or a coffee sometime. It is alright to be direct in these cases. Most Americans find this initially difficult, too.

If you don't like them:

When they ask to see you sometime, simply tell them "Probably not, but thank you."

If you want to break things off or if you are not interested in becoming intimate with someone who is pressuring you:

Tell them directly what you want, do not hesitate to be direct--say "no." Don't be afraid to say what you feel or else they may assume you are still interested.

Whatever you encounter that makes you feel uncomfortable, remember that you have the right to say no, and do not hesitate to ask for help.

Immigration Scams

Do not fall victim to telephone or email scammers posing as USCIS personnel or other government officials. The email or call may seem authentic (for example, the contact may give a phone number or email that may seem legitimate), but it's easy to create a forged or spoof email address. In most instances, scammers will:

- Request personal information (Social Security number, passport number, or A-number);
- Identify false problems with your immigration record; and
- Ask for payment to correct the records.

If a scammer calls you, say "No, thank you" and hang up. These phone calls are being made by immigration scammers attempting to take your money and your credit card information. If you receive an email from what you believe to be a fraudulent source (or "phishing"), you can report the incident to the US Department of Homeland Security (<https://www.us-cert.gov/report-phishing>). USCIS will **not** call or email you to ask for any form of payment. Don't give payment over the phone or via email to anyone who claims to be a USCIS official.

Do not pay for blank USCIS forms either in person or over the Internet.

Do not respond to emails or follow links to websites offering to assist you with the Diversity Lottery (DV lottery, Green Card Lottery, etc.). The only way to apply for the DV lottery is through an official government application process. The US Department of State does not send emails to applicants. Visit the Department of State website to verify if you are actually a winner in the DV lottery or for information on how to submit an application for a DV lottery visa.