

119TH CONGRESS
1ST SESSION

S. _____

To establish a national strategy for combating scams, and for other purposes.

IN THE SENATE OF THE UNITED STATES

Mrs. GILLIBRAND (for herself, Mr. SCOTT of Florida, Mr. KELLY, and Mrs. MOODY) introduced the following bill; which was read twice and referred to the Committee on _____

A BILL

To establish a national strategy for combating scams, and
for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “National Strategy for
5 Combating Scams Act of 2025”.

6 **SEC. 2. FINDINGS.**

7 Congress finds the following:

8 (1) More than 4 in 10 individuals in the United
9 States, an estimated 141,500,000 adults, say they

1 have lost money to scams or had sensitive informa-
2 tion obtained and used fraudulently.

3 (2) Consumers reported losing more than
4 \$12,000,000,000 to fraud in 2024, a 25 percent in-
5 crease over the prior year, with imposter scams
6 being the most commonly reported scam category.

7 (3) Criminals are increasingly using Generative
8 Artificial Intelligence to conduct scams, including
9 hyper-realistic voice deepfakes to manipulate victims.

10 (4) Scams harm all people of the United States,
11 but can particularly affect older adults by harming
12 their mental health and by forcing them to live with
13 fewer resources.

14 (5) The Government Accountability Office
15 found that there are at least 13 agencies engaged in
16 a range of activities relating to countering scams, all
17 of which have their own mandate and authorities
18 and are largely carrying out their activities inde-
19 pendently.

20 (6) To improve the ability of Federal agencies
21 to coordinate and target efforts to counter scams,
22 the Government Accountability Office has rec-
23 ommended that the Federal Bureau of Investiga-
24 tions lead an effort to develop a National Strategy
25 for Combating Scams.

1 **SEC. 3. NATIONAL STRATEGY FOR COMBATING SCAMS.**

2 (a) ESTABLISHMENT OF WORKING GROUP.—Not
3 later than 90 days after the date of enactment of this Act,
4 the Director of the Federal Bureau of Investigation shall
5 assemble a working group to develop a National Strategy
6 for Combating Scams, in coordination with the heads of
7 each of the following:

8 (1) The Federal Trade Commission.

9 (2) The Consumer Financial Protection Bu-
10 reau.

11 (3) The Department of Health and Human
12 Services.

13 (4) The Department of State.

14 (5) The Federal Deposit Insurance Corporation.

15 (6) The Federal Reserve Board.

16 (7) The Financial Crimes Enforcement Net-
17 work.

18 (8) The Department of Homeland Security.

19 (9) The National Credit Union Administration.

20 (10) The Office of the Comptroller of Currency.

21 (11) The Office of the United States Attorney.

22 (12) The United States Secret Service.

23 (13) The Department of the Treasury.

24 (14) The Federal Communications Commission.

25 (15) The Securities and Exchange Commission.

1 (16) The Commodities Futures Trading Com-
2 mission.

3 (17) The Social Security Administration.

4 (18) Any other Federal Department or agency,
5 as determined appropriate.

6 (b) DEVELOPMENT OF NATIONAL STRATEGY FOR
7 COMBATING SCAMS.—The working group established pur-
8 suant to subsection (a) shall develop a National Strategy
9 for Combating Scams that—

10 (1) incorporates feedback from community
11 stakeholders, including—

12 (A) survivors of scams, and groups that
13 represent survivors of scams;

14 (B) older adults and groups that represent
15 older adults;

16 (C) individuals with disabilities and groups
17 that represent individuals with disabilities;

18 (D) Federal, State, and local prosecutors
19 and law enforcement officials with expertise in
20 scams, and groups that represent such prosecu-
21 tors and law enforcement officials;

22 (E) business and non-profit organizations
23 that play a role in preventing and addressing
24 scams, including telecommunications, financial,
25 social media, retail, and technology companies,

1 and groups that represent such businesses and
2 non-profit organizations;

3 (F) experts on human behavior and scam
4 prevention;

5 (G) Adult Protective Services agencies, and
6 groups that represent them;

7 (H) Area Agencies on Aging, and groups
8 that represent them;

9 (I) State, local, and Tribal government of-
10 ficials, and groups that represent State and
11 local government officials; and

12 (J) any other community stakeholders, as
13 determined appropriate by the working group;

14 (2) establishes a definition of “scam”, for use
15 in the National Strategy and by the Federal Bureau
16 of Investigation, the Federal Trade Commission, and
17 the Consumer Financial Protection Bureau, the es-
18 tablishment of which includes—

19 (A) an analysis explaining the reasons the
20 working group selected the definition; and

21 (B) an evaluation of whether agencies
22 other than the Federal Bureau of Investigation,
23 the Federal Trade Commission, and the Con-
24 sumer Financial Protection Bureau FBI should
25 adopt the definition, including an analysis of

1 the barriers or unintended consequences of
2 doing so;

3 (3) evaluates the risks from scams, including an
4 analysis of threats and vulnerabilities, health and fi-
5 nancial risks to scam survivors, risks to national and
6 economic security, and the proper Federal response
7 to scams;

8 (4) evaluates methods for preventing scams, in-
9 cluding evidence-based best practices that can be im-
10 plemented and measured by the Federal Govern-
11 ment, State, local, and Tribal governments, busi-
12 nesses, non-profit organizations, community mem-
13 bers, and family members of those at risk of being
14 scammed;

15 (5) defines agency roles, responsibilities, and
16 authorities for preventing and combating scams;

17 (6) analyzes maintaining a single, government-
18 wide estimate of scams perpetrated and the dollar
19 losses associated with them, including incidents not
20 reported, including either—

21 (A) a plan for developing and maintaining
22 such an estimate; or

23 (B) an analysis of the barriers preventing
24 the development of such an estimate and the

1 legislative, regulatory, or administrative
2 changes that could eliminate those barriers;

3 (7) formulates a plan to—

4 (A) ensure coordinated, consistent, and ac-
5 cessible consumer complaint reporting for
6 scams across Federal agencies, including com-
7 plaint reporting that is accessible for individuals
8 with disabilities;

9 (B) identify duplication in tasks and re-
10 sponsibilities between agencies and establish
11 deconfliction procedures for overlapping juris-
12 dictional authorities to improve coordination
13 and collaboration;

14 (C) ensure harmonized, adequate, timely,
15 and accurate data collection and data aggrega-
16 tion on scams across Federal agencies, includ-
17 ing ways to—

18 (i) better collect data and encourage
19 reporting on scams;

20 (ii) better identify scams;

21 (iii) consistently collect data on the
22 types of scams, dollar losses from scams,
23 payment methods used for scams, and
24 other data, as appropriate;

1 (iv) promote Federal law enforcement
2 data interoperability and intelligence gath-
3 ering across data collection platforms; and

4 (v) modernize law enforcement data
5 and reporting, including through the use of
6 artificial intelligence and other innovative
7 technology to enhance data synthesis;

8 (D) increase coordination between Federal
9 and private sector efforts, including efforts by
10 businesses and non-profits, to prevent scams
11 by—

12 (i) facilitating and coordinating the
13 rapid sharing of data by private sector
14 businesses (including technology compa-
15 nies, banks, and telecommunication compa-
16 nies) necessary to the investigation of
17 scams by law enforcement officials;

18 (ii) authenticating legitimate and
19 blocking scam-related transactions and
20 communications; and

21 (iii) coordinating preemptive enforce-
22 ment and takedown actions;

23 (E) establish coordinated rapid response
24 protocols that provide individuals with timely,
25 accurate warnings and prevention guidance

1 through trusted channels, ensuring that scam
2 threats are identified quickly and communicated
3 effectively to the public;

4 (F) increase coordination between Federal,
5 State, local, and Tribal government efforts to
6 prevent and combat scams, including analyzing
7 the feasibility of the creation of elder justice
8 task forces within local governments;

9 (G) coordinate efforts to address complex
10 and multifaceted scams that cross jurisdictional
11 boundaries; and

12 (H) monitor and evaluate the effectiveness
13 of the implementation of strategies rec-
14 ommended in the National Strategy for Com-
15 bating Scams;

16 (8) evaluate ways for the Federal Government
17 to partner with State, local, and Tribal law enforce-
18 ment agencies, financial institutions, telecom car-
19 riers, technology companies, and other entities deter-
20 mined appropriate to support victim recovery, in-
21 cluding providing clear accessible resources for as-
22 sistance and redress;

23 (9) enhance coordination with foreign countries
24 to combat large-scale scams originating abroad that

1 target persons in the United States to improve
2 cross-border enforcement;

3 (10) analyzes the legislative, regulatory, or ad-
4 ministrative changes needed to carry out the Na-
5 tional Strategy for Combating Scams and enable a
6 comprehensive and coordinated Federal response to
7 scams;

8 (11) identifies the resources needed to prevent
9 and combat scams and implement the National
10 Strategy for Combating Scams; and

11 (12) addresses any other topic relating to the
12 promotion of a coordinated national response to
13 scams, as determined appropriate by the working
14 group.

15 (c) SUBMISSION AND PUBLICATION.—Not later than
16 2 years after the establishment of the working group
17 under subsection (a), the working group shall—

18 (1) submit the National Strategy for Combating
19 Scams developed under subsection (b) to the Special
20 Committee on Aging of the Senate, the Committee
21 on the Judiciary of the Senate, and the Committee
22 on the Judiciary of the House of Representatives;
23 and

1 (2) make the National Strategy for Combating
2 Scams publicly available, including on a publicly ac-
3 cessible website.

4 (d) UPDATES.—

5 (1) IN GENERAL.—Following the publication of
6 the National Strategy for Combating Scams under
7 paragraph (c), not less frequently than once every 5
8 years, the working group established pursuant to
9 subsection (a) shall update such publication, includ-
10 ing by—

11 (A) collecting and incorporating new feed-
12 back from community stakeholders; and

13 (B) updating the definition of “scam”, as
14 appropriate.

15 (2) SUBMISSION AND PUBLICATION.—Not later
16 than 30 days after each update under paragraph
17 (1), the working group established pursuant to sub-
18 section (a) shall—

19 (A) submit the updated National Strategy
20 for Combating Scams to the Special Committee
21 on Aging of the Senate, the Committee on the
22 Judiciary of the Senate, and the Committee on
23 the Judiciary of the House of Representatives;
24 and

1 (B) make the updated National Strategy
2 for Combating Scams publicly available, includ-
3 ing on a publicly accessible website.

4 **SEC. 4. ADOPTION OF COMMON DEFINITION OF “SCAM”.**

5 (a) IN GENERAL.—Not later than 1 year after the
6 publication of the National Strategy for Combating Scams
7 under section 3(c), the Federal Bureau of Investigation,
8 the Federal Trade Commission, and the Consumer Finan-
9 cial Protection Bureau shall adopt the common definition
10 of “scam” recommended in the National Strategy for
11 Combating Scams.

12 (b) UPDATES TO DEFINITION.—If, pursuant to sec-
13 tion 3(d), the working group updates the definition of
14 “scam” in an updated National Strategy for Combating
15 Scams, the Federal Bureau of Investigation, the Federal
16 Trade Commission, and the Consumer Financial Protec-
17 tion Bureau shall adopt the updated common definition
18 of “scam” not later than 1 year after such update.