

119TH CONGRESS
2D SESSION

H. R. 7215

To require the Director of the Federal Bureau of Investigation, the Bureau of Consumer Financial Protection, and the Federal Trade Commission to undertake a governmentwide effort to counter scams, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JANUARY 22, 2026

Mr. HARDER of California (for himself and Mr. FITZPATRICK) introduced the following bill; which was referred to the Committee on the Judiciary, and in addition to the Committees on Energy and Commerce, and Financial Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

A BILL

To require the Director of the Federal Bureau of Investigation, the Bureau of Consumer Financial Protection, and the Federal Trade Commission to undertake a governmentwide effort to counter 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,*

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Stop Schemes,
3 Cyberfraud, Abuse, Manipulation, and Swindles Act” or
4 the “Stop SCAMS Act”.

5 **SEC. 2. COUNTERING SCAMS AND RELATED ACTIVITIES.**

6 (a) IN GENERAL.—The Director of the Federal Bu-
7 reau of Investigation shall, in coordination with the Bu-
8 reau of Consumer Financial Protection, the Federal Trade
9 Commission, and the head of any other agency that the
10 Director determines appropriate—

11 (1) not later than 1 year after the date of the
12 enactment of this section—

13 (A) develop and implement a government-
14 wide strategy to counter scams and coordinate
15 activities across the government relating to
16 countering scams;

17 (B) adopt a single definition of scam and
18 various scam types; and

19 (C) explore ways to harmonize data collec-
20 tion to better identify scams, including by con-
21 sistently collecting data on scam type, dollar
22 loss amount, payment method, and other data
23 fields, as determined appropriate by the Direc-
24 tor; and

(2) not later than 2 years after the date of the enactment of this section, develop and report a single, governmentwide estimate of—

(A) the number of consumers affected by scams each year, factoring in an estimate of incidents not reported; and

(B) the dollar losses resulting from such scams.

(b) AGENCY REQUIREMENTS.—

(1) FEDERAL BUREAU OF INVESTIGATION.—

The Director shall, not later than 1 year after the date of the enactment of this section—

(A) report an estimate of the number of complaints received by the Federal Bureau of Investigation relating to scams (as defined pursuant to subsection (a)(1)(A)) each year and the estimated dollar losses associated with such scams; and

(B) establish metrics and a plan to measure the effectiveness of anti-scam training offered by the Federal Bureau of Investigation through in-person events and webinars.

(2) BUREAU OF CONSUMER FINANCIAL PROTECTION.—The Bureau shall, not later than 1 year after the date of the enactment of this section—

1 (A) report an estimate of the number of
2 complaints received by the Bureau relating to
3 scams (as defined pursuant to subsection
4 (a)(1)(A)) each year and the estimated dollar
5 losses associated with such scams; and

6 (B) establish metrics and a plan to meas-
7 ure the effectiveness of anti-scam training of-
8 fered by the Bureau through in-person events
9 and webinars.

10 (3) FEDERAL TRADE COMMISSION.—The Com-
11 mission shall, not later than 1 year after the date
12 of the enactment of this section—

13 (A) report an estimate of the number of
14 complaints received by the Commission relating
15 to scams (as defined pursuant to subsection
16 (a)(1)(A)) each year and the estimated dollar
17 losses associated with such scams; and

18 (B) establish metrics and a plan to meas-
19 ure the effectiveness of anti-scam training of-
20 fered by the Commission through in-person
21 events and webinars.

22 (4) REPORTING.—The Director, Bureau, and
23 Commission shall make publicly available in any an-
24 nual report on scams the estimate of the number of

1 complaints received by the Director, Bureau, and
2 Commission, respectively.

3 (c) DEFINITIONS.—In this section:

4 (1) AGENCY.—The term “agency” has the
5 meaning given that term in section 551 of title 5,
6 United States Code.

7 (2) BUREAU.—The term “Bureau” means the
8 Bureau of Consumer Financial Protection.

9 (3) COMMISSION.—The term “Commission”
10 means the Federal Trade Commission.

11 (4) DIRECTOR.—The term “Director” means
12 the Director of the Federal Bureau of Investigation.

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