

# **Top Scams Targeting Seniors**

# Social Media SCAMS

- Form of Organized Fraud
- Money Laundering
- Instant Messenger
- Western Union/Money Gram
- Asked to deposit money/open an account
- Send Money to another country – Nigeria
- Have you met this individual in person????

# Grandparent Scam

- Scammer calls or emails a senior and identifies himself as his grandson.
- Claims to have an emergency (arrested, injured, robbed) and needs money wired
- Caller asks grandparent not to tell parents



# Other Scams

- Medicare/Social Security
- IRS Scam
- Utility/Collections – BG & E
- Home Improvement
- Internet/Software/Computer
- Sheriff has warrant scam
- Unemployment scam

# Tips to Avoid Being a Victim

- **Always obtain a call-back number to verify with the legitimate company**
- **Don't do Business with someone who shows up at your house or apartment**
- **Ask for references and check them**
- **Confer with someone you trust**
- **Hang Up**



# Phone Scams: Ways to Avoid

- Avoid “sucker lists”
- Know your “Do Not Call” rights  
[www.DoNotCall.gov](http://www.DoNotCall.gov)
- Screen your calls, send to voicemail if you don’t recognize the phone number
- Have a script and an exit – ***just hang up!!***
- Never provide personal information

# Ways to Prevent Financial Abuse

- Choose caregivers and contractors wisely, talk with son, daughter, or close friend
- Request annual credit reports
- Do not pay fees or taxes for 'free gifts'
- Take time to make wise decisions
- Review monthly statements regularly & online accounts daily or weekly

# OTHER LOCAL SCAMS

- Religion
- TV Info Commercials
- Someone has hacked into your iPhone account, need to assist us in catching them
- Purchase of gift cards
- ***DO NOT LEAVE YOUR HOME TO PURCHASE GIFT CARDS !!***

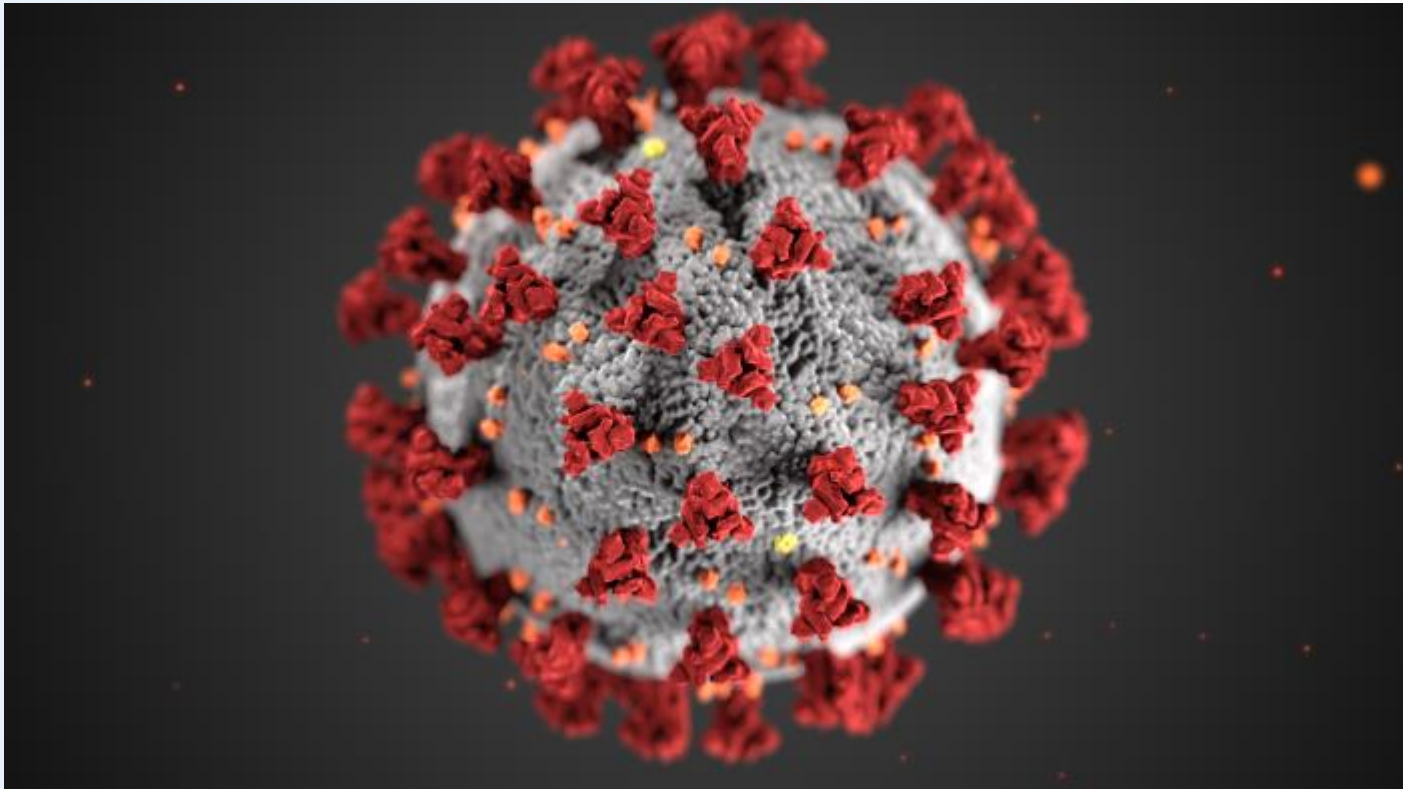


# What to Watch For

- The person who approaches you in a *store, parking lot, senior center, waiting room* at the hospital or anywhere you may be alone and they begin to ask you for money or ask personal questions. Where do you live, can I call you sometime, what's your telephone number, do you live by yourself??

• ***BEWARE!!!!***

# Covid-19 Related Scams



# Covid-19 Contact Tracers

- **Help Covid-19 contact tracers, not scammers**
  - **Contact tracers will ask for:**
    - Your name and address
    - Health information
    - The names and places you have visited
  - **Scammers will ask you to do more:**
    - Don't pay a contact tracer
    - Don't give social security number or bank information
    - Don't click on any links

# Coronavirus Stimulus Payment Scams

- **Who will get the money?**
  - Taxpayers
  - Retirees
  - Beneficiaries
  - Non Filers
- **Most people don't have to do anything to get their money because the IRS will use the same payment method – direct deposit, debit card, or paper check**

# Coronavirus Stimulus Payment Scams

- **Avoiding Coronavirus stimulus payment scams**
  - Only use [irs.gov/coronavirus](https://irs.gov/coronavirus) to submit information to the IRS – and never in response to a call, text, or email.
  - The IRS won't contact you by phone, email, text message, or social media with information about your stimulus payment.
  - You don't have to pay to get your stimulus money.
  - The IRS won't tell you to deposit your stimulus check then send them money back



# THE BOTTOM LINE

- **Don't respond to texts, emails or calls about checks from the government.**
- **Ignore offers for vaccinations and miracle treatments or cures.**
- **Be wary of ads for test kits.**
- **Hang up on robocalls.**
- **Watch for emails claiming to be from the CDC or WHO.**
- **Do your homework when it comes to donations.**

# Federal Hotline Number

**ELDER FRAUD HOTLINE**

**833-FRAUD-11**

**IF YOU HAVE LOST MONEY TO A  
SCAM**

**(833-372-8311)**



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