

HOW TO AVOID BEING A VICTIM OF A SENIOR SCAM

- Do not answer calls from unknown phone numbers. If you must pick up, refuse to engage with telemarketers over the phone. While some seem friendly, they may attempt to sell products or services you do not want or need. Or, they may attempt to gain access to your money. Do not worry about offending anyone. Firmly say, “Remove us from your calling list.” You needn’t provide an explanation. Then, hang up.
- Be wary of automated calls that put you on hold and then ask you to enter personal account or social security numbers. These sources are generally trying to gain access to your confidential information. Closely guard your personal information and don’t give it out to sources contacting you.
- Criminals may pretend to be from your credit card company, bank, or the IRS. The IRS does not initiate contact with taxpayers by email, text, or social media accounts to request personal or financial information. If you get a message or email from a company asking you to verify or reactivate your account by providing information to them, it is most likely a scam. Watch out for emails phishing for your information.
- Do not open emails you do not recognize. Avoid clicking on links that may bring you to fake websites that often look real. If you receive an email with spelling errors, it could be a red flag.
- Con artists may make up stories to gain access to your money. They may lie and tell you that someone you know has been kidnapped and needs ransom, or has been arrested and needs you to post bail. Con artists may also impersonate someone you know. They may pretend that they are stuck in an airport in a foreign country and ask you to pay their way home. Con artists play upon your senses. Do not allow emotions to cloud your judgement.
- Be on the lookout for scams saying that you won a prize. Scammers will use this technique to lure victims into sharing credit card information by making them register for the prize. Or, they may charge fees to register. Never sign up or register for prizes at unfamiliar websites.
- A warning banner may appear on your computer claiming to be from an agency such as the FBI. Or you may receive a pop-up message demanding ransom in exchange for your encryption key. Know that the FBI and other government agencies do not lock computers. To protect yourself, regularly back up your computer.

- Scam artists may claim to be from legitimate companies like Microsoft. They may say that something is wrong with your computer to gain your information. Some may call back repeatedly just to wear you down. Do not engage in conversation with these callers.
- If you get a phone call demanding payment from a company you deal with on a regular basis, hang up and call the company directly. Do not call back an unidentifiable phone number a caller gave you. Look up the correct phone number yourself and ask them to check the status of your account.
- Monitor bills and watch for changes and upcharges. If you see a charge you do not recognize, call your service provider.
- Reach out to your accountant to seek financial advice before taking any actions if you are uncertain of something.
- If a company or individual tells you to make payments in the form of gift-cards, or tells you to keep their call a secret, it's a scam.
- Register your phone number on the national do not call list, utilize caller ID to avoid answering unwanted calls from solicitors, or block numbers if receiving repeated calls.
- Anyone who contacts you to demand money, and threatens or harasses you for payments, should be reported to your local police. If you receive an unwanted call after your number was on the National Do Not Call Registry for 30 days, report it to the FTC.

People age 65-plus may be increasingly dependent, polite, and trusting, making them easy targets. A decline in physical well-being and cognitive functions, or a combination, may also contribute to an older person's vulnerability. Together, we can address the problem by staying educated, reporting scams, and watching over seniors in need of assistance.

To register your home or mobile phone on the National Do Not Call Registry visit: <https://www.donotcall.gov>.

(Source: Association of Mature American Citizens)