

## Scams and Older Adults

### What is a scam?

A scam is a fraud. “Scammers,” the people who try to cheat others, look for an easy way to get something of value. Prize offers, health products, mail lotteries, and charities can all be scams. If the deal or offer seems “too good to be true,” it most likely is. By staying aware and being prepared, you can reduce your chances of being a victim.

### Why are older adults the targets of scams?

- It is often hard to tell if the “scammer” is valid.
- It may be hard to hang up on a caller because you do not want to seem rude.
- “Scammers” keep calling you, trying to break you down until you talk to them.
- “Scammers” may believe that older adults want to trust and give people the benefit of the doubt.
- If older adults live alone, they may not have someone to give them advice about getting involved.
- “Scammers” may believe that older adults have cash and assets they can access easily.

### What kinds of scams should I look out for?

**Identity Theft** – When someone uses your personal information such as credit card, bank account, or social security numbers.

**Charity Scams** – Someone may call you or come to your door asking you to give money to a charity but will not tell you how the money will be used.

**Travel Fraud** – Scammers may include extra fees in your travel package so that they can make money off you. If the travel deal seems too good to be true, watch out!

**Home Improvement Scams/Door-to-Door Sales** – Someone may come to your door and offer services or items, inside and outside your house. These people may tell you that their offer is only good that day or that they need the money right away.

**Bank Scams** – Scammers may call you or talk to you outside of your bank asking you to help them catch a bank teller who is taking money from your account. The scammer will ask you to take out a large sum of money and give it to them so that they can trace the bills, claiming that you’ll get your money back when they’re done.

**Door-to-Door Sales** – Someone trying to sell you something at your home should carry a permit or valid ID with them. Ask to see it. They may be trying to sell you insurance, magazines, or appliances. If you pay for these, you may never see them.

**Gift Card Scams**—Scammers might ask you to purchase gift cards with large amounts of money on them, and then ask you for the gift card information so they can use them without having the card.

**A family member may also commit financial elder abuse.**

### How can I tell if it is a scam?

Being able to tell the difference between a scam and valid business is hard. Scams look like a good deal. Whether over the phone, in a letter, or in person, the “scammer” wants you to believe this is an offer you can’t refuse. Here are some signs of likely scams.

- You have won a prize and then they ask for a payment.
- You must act right away, or you will miss out on the deal.
- You can make huge profits **with no risk**.
- You are asked to donate, but not told how the money will be used.
- You must send a payment by private courier or wire money.
- You are asked for cash.
- Someone comes to your house and calls you by name when you have never met them before.
- The “scammer” asks for your social security number or bank account number.
- **If it seems too good to be true, then it most likely is.**

### How can I protect myself against scammers?

Being alert to scams is your best defense. Here are some tips to protect yourself.

- Get a copy of your credit report once a year to check for errors. To ask for a free credit report go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call **1-877-322-8228**.
- Ask for all offers in writing **before** giving anyone money. This includes travel offers.
- Tell the caller or door-to-door salesperson that you want to check out the company and ask for a number to call back.
- Never give your “vital numbers” such as credit cards, date of birth, social security number, or bank

account number over the phone or to people you do not know.

- If you receive a phone call, ask a scammer not to call again, hang up, and report the caller to the Bureau of Consumer Protection. It is illegal to call someone back after they have requested not to receive calls.
- Do not return calls to 900 numbers. These calls could cost you anywhere from one dollar to hundreds of dollars.
- Buy travel services only from a company that is well-known.
- Get advice from friends before hiring someone to do home repairs. Talk to people that they have done business with before.
- Don’t pay for a home repair before it has been done.
- Never sign a contract with blank spaces. Scammers may have you sign the contract then add more fees or conditions in the spaces when you are not present.
- Cut up all old credit cards and applications. Scammers may look in your garbage and apply for a credit card in your name but have the card sent to their address.
- Rip up receipts and bank statements that have your account numbers on them. Scammers may wait for you to throw these things away then take them from the trash.
- **If any deal seems too good to be true get more information and take your time before making any decisions.**

### **How can my friends and family help?**

- **Report scams right away!**
- Do not blame the victim for being naïve.
- Look for stacks of mail saying that your loved one has won something. Look for piles of junk prizes lying around the house.
- Has your loved one recently ‘run out’ of money, asked to borrow money, or become late on rent or mortgage payments? Ask questions!
- Learn more about scams against older adults and talk to them about being prepared for phony calls. This will make them less likely to become a victim.

### **American Association of Retired Person (AARP)**

**212-434-2222**

[www.aarp.com](http://www.aarp.com)

### **Federal Trade Commission: Consumer Response Center**

**1-877-382-4357**

<https://www.consumer.ftc.gov/>

### **Federal Bureau of Investigation Scams and Safety**

<https://www.fbi.gov/scams-and-safety/common-fraud-schemes>

### **Helpful Resources**

#### **Wisconsin Bureau of Consumer Protection**

**1-800-422-7128**

[https://datcp.wi.gov/Pages/Programs\\_Services/ConsumerProtection.aspx](https://datcp.wi.gov/Pages/Programs_Services/ConsumerProtection.aspx)

#### **National Fraud Information Center**

**1-800-876-7060**

[http://www.consumerservicesguide.org/articles/csg\\_national\\_fraud\\_information\\_center\\_nfic](http://www.consumerservicesguide.org/articles/csg_national_fraud_information_center_nfic)

Your health care team may have given you this information as part of your care. If so, please use it and call if you have any questions. If this information was not given to you as part of your care, please check with your doctor. This is not medical advice. This is not to be used for diagnosis or treatment of any medical condition. Because each person's health needs are different, you should talk with your doctor or others on your health care team when using this information. If you have an emergency, please call 911. Copyright © 9/2022 University of Wisconsin Hospitals and Clinics Authority. All rights reserved. Produced by the Department of Nursing. HF#5718.