

# MINNESOTA ELDER JUSTICE CENTER

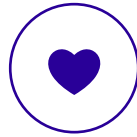
*The Minnesota Elder Justice Center serves the state of Minnesota by providing support to older or vulnerable victims and their families, along with professional education and assistance, and public awareness.*

## Preventing Common Scams Against the Elderly

The same characteristics that make an elder person susceptible to familial exploitation, may also make them perfect targets for scammers. Whether by phone, mail, or face to face, scammers are not always strangers—building trust is a common tactic used to exploit elders. Watch out for these common scams and tactics:



**Phishing:** A scammer uses many tactics to try and get your personal information



**Sweetheart Scam:** A person convinces an elder that they are in a romantic relationship as a means to exploit



**Medical Scams:** Relying on the confusion many have about insurance and medical coverage, scammers may “phish” for information or sell things you don’t need



**Wire-Transfer Scams:** Fake lotteries and other scams often require seniors to wire money or purchase prepaid debit cards



**Charity Scams:** Bogus charities prey on the good-nature of others



**Pushy Sales Tactics:** Someone insisting you buy or do something immediately

## Remember to S.T.O.P.

**S** **Systematize your Finances:** Set up a system to make daily and weekly money management easier, and sift through the mountains of mail, phone, and other offers that bombard seniors.

**T** **Tell Someone:** Have a “buddy” system in place and consult with someone you trust before making a large purchase or investment. Don’t be pressured or intimidated into immediate decisions.

**O** **Obtain the Documents:** If you hire someone for any type of services job ensure that they have been properly screened and licensed. Don’t sign any documents that you don’t completely understand without first consulting an attorney, family member, or close friend that you trust.

**P** **Practice saying NO:** Hang up the phone! If you are offered a “prize”, “loan”, “investment” that sounds too good to be true, it probably is. Do not provide personal information over the phone unless you initiated the call and you know with whom you are speaking.