

PREVENTING COMMON SCAMS AGAINST OLDER ADULTS

The same characteristics that make an older 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 older adults. Watch out for these common scams and tactics:



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



MEDICAL SCAMS: Relying on the confusion many have about insurance and medical coverage, scammer may “phish” for information or sell things you don’t need



CHARITY SCAMS: Bogus charities prey on the good-nature of others



SWEETHEART SCAMS: A person convinces an older adult that they are in a romantic relationship as a means to exploit



WIRE-TRANSFER SCAMS: Fake lotteries and other scams often require victims to wire money or purchase prepaid debit cards



PUSHY SALES TACTICS: Someone insisting you buy or do something immediately

The Minnesota Elder Justice Center provides support to older and vulnerable victims and their families, professional education and training, public awareness, education and public policy advocacy.

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, 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”, or “investment opportunity” 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.**



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