# PROTECT YOURSELF FROM SCAMS!

There are many scams out there than can ensnare even savvy consumers. Many are designed specifically to target seniors. Scammers are professional liars and can be very convincing. They may contact you through the mail, email, social media, on-line dating sites, on the phone, or even in public. This guide will help you learn to recognize common warning signs of scams and simple steps that you can take to protect yourself.

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WORLD ELDER ABUSE AWARENESS DAY

## IS IT A SCAM?

1. Is the sales person using high pressure sales tactics? Scams often say things like, “Act Now!”; “Time is running out!”; “This is a onetime offer!”
2. Are you being asked to pay upfront fees? Lottery and sweepstakes scams often employ this tactic. If you really won something the fees can be taken out of your winnings.
3. Are you being told that you won a contest that you didn’t enter? Lottery and sweepstakes scams almost always start this way. You can’t win a contest that you didn’t enter.
4. Have you been scammed in the past? Often scam victims have their personal contact information sold to other con artists. You may get unsolicited calls from people promising to get your money back or provide other remedies or offers. These ‘offers’ can be scams too. Beware!
5. Did you receive unsolicited mail, emails, or phone calls for services that you were not seeking? Research the companies that you want to employ. Many scams begin with someone knocking on your door offering services, or sending out promotional materials. This often happens in the case of home repair scams.
6. Are you being contacted by the police over the phone? Verify that they are who they say they are. Some scams begin with a person pretending to be a police officer who tells you that they are concerned that you have been a victim of a crime. They then proceed to solicit your personal information. In truth, the police will contact you in person if they have questions for you or believe that you have been a victim of a crime.

## HOW TO PROTECT YOURSELF.

1. Sign up for the Do Not Call Registry at https://www.donotcall.gov.
2. When no longer needed, shred junk mail, old bills, bank statements and any other documents that have personal identifying information.
3. Don’t give out personal information over the phone unless you originated the call and you know with whom you are talking. Particularly safeguard your social security number.
4. It is ok to be rude. If a sales person calls you or comes to your door who does not seem to be taking no for an answer, it is ok to terminate the conversation. Hang up the phone or close the door. You don’t have to let yourself be pressured into anything.
5. Never sign something that you don’t understand. Have a trusted and unbiased professional assist you when enter contracts or signing legal documents.
6. If you hire someone for personal assistance services, in home care services, etc. ensure that they have been properly screened with criminal background checks completed.
7. Learn about scams and stay informed
   - Sign up for AARP’s Fraud Watch: https://action.aarp.org/site/SPageNavigator/FWN_Registration_Page.html
   - Check out AARP’s interactive national fraud map: http://action.aarp.org/site/PageNavigator/FraudMap.html
   - Consumer Financial Protection Bureau offers information and tools for older Americans: http://www.consumerfinance.gov/older-americans
   - The Financial Fraud Enforcement Task Force offers resources and reports to help protect yourself against common types of frauds and scams: http://www.stopfraud.gov/protect.html
   - Stay alert to common frauds and scams by checking consumer protection sites such as www.Fraud.org External Web Site Policy and FBI Common Fraud Schemes: http://www.fbi.gov/scams-safety/fraud/fraud