

Scams Against the Elderly



Five Scams that Target the Elderly

1. Telephone – Nearly a third of all telemarketing fraud victims are 60 years or older. These telephone con artists target seniors because the elderly are too polite to simply hang up the phone. Many are lured by a great-sounding deal. These fraudulent telemarketers also use scare tactics to sell products, investments or sweepstake offers. They also impersonate well-known companies or charities to trick seniors.

Many victims don't see this as a crime, but rather that they fell for a "hard sell." However, keep in mind that it is illegal for contests or sweepstakes to require payment to enter or claim a prize.

2. Door-to-Door Scams – Be careful when sales people come to your door saying they are offering a neighborhood special for a particular service. Scam artists can also pose as contractors and charge exorbitant fees to fix things that may not need to be fixed. Just because your neighbor's furnace has broken doesn't mean yours is about to break too. (over)

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- 3. "I'm Here to Help" Scams** – One new scheme is scammers saying they can recover your lost money if you've recently been scammed. Posing as a government official, these scammers call and say for a fee they will recover your money. Unfortunately, the reason they knew you were scammed in the first place is because they were the ones that scammed you. Remember to never give your information over the phone unless you've initiated the call.
- 4. Jury Duty Scam** – Posing as a court employee, scammers use threats to obtain personal information. The caller says you did not report to jury duty and threatens to issue a warrant for your arrest. The scammers ask for Social Security and credit card numbers. Courts do not call citizens asking for personal information.
- 5. Prize and Sweepstake Frauds** – This scam may involve a congratulatory phone call or letter informing a consumer that they've won a prize in a lottery or sweepstakes. But before any "winnings" are delivered, you are told you must pay fees, taxes or other charges. Of course, the prize never comes. Sweepstakes fraud is particularly prevalent among consumers age 70 and older.

Always be on your guard and be suspicious of every company asking for money and you will be less likely to fall for the schemes.