

STOP THOSE SCAMMERS!

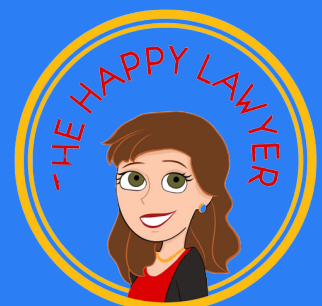
COMMON SCAMS TARGETING
SENIORS AND HOW TO AVOID THOSE
SCAMS



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WHAT ARE THE FIVE MOST COMMON SCAMS TARGETING SENIOR CITIZENS TODAY?





Charity Scams



Impersonating Loved Ones



Computer Scams



Medicare Scams



Reverse Mortgage





THE CHARITY SCAM

We all want to believe in the good in people. We genuinely want to help those less fortunate than us.

Unfortunately, the scammers out there know these feelings. They create scams to take advantage of our charitable natures.



So, what do the scammers do? They create fake charities. Then, the scammers send out requests for money. Or, the scammers call you on behalf of these charities.

If you decide to donate money to these charities, guess what folks?

The money does not go to the charity! Instead, the money goes directly into the scammers' pockets.



And, if you gave them a credit card number, watch out! These scammers will max out your credit card. And no, the scammers are not going to donate the items to charity.



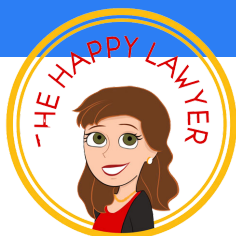
IMPERSONATING LOVED ONES

These scammers are heartless.

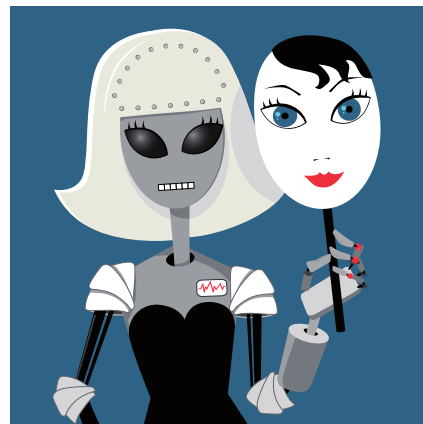
They love to call an elderly person pretending to be a grandchild in trouble. Maybe the "grandchild" tells grandma

that he or she is in jail. Or, maybe, the "grandchild" tells grandma he was mugged and needs money.

No matter what the excuse is, the



there is no emergency. There is no grandchild in trouble. In reality, the grandchild is not calling grandma. Instead, a scammer is impersonating the grandchild.



Any money grandma just sent to who she believed is her grandchild, is now in the hands of a scammer!



THE COMPUTER SCAM

Scammers love to take advantage of senior citizens general lack of knowledge about computers. They also know that senior citizens tend to panic when something happens to their computer.

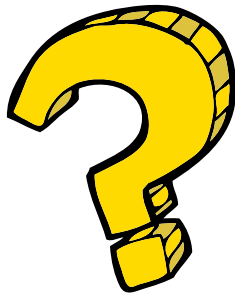
So, what do these scammers do? They install viruses on a computer. The virus



often causes a loud siren to blare from the computer. Flashing lights may even be present. A message pops up instructing the computer user to call a number to get rid of the virus.



The problem is, there is no helpful computer tech on the other end of that phone number. If you call that number, you are going to be talking to a scammer. He or she will ask you for access to your computer. He or she will also ask you for your credit card number to "fix" the problem. You, panicked, comply.



GUESS WHAT? YOU JUST GAVE A STRANGER ACCESS TO ALL YOUR PERSONAL INFORMATION ON YOUR COMPUTER! YOU ALSO JUST GAVE YOUR CREDIT CARD INFORMATION TO A SCAMMER!

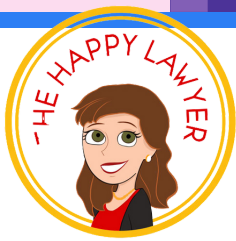


MEDICARE SCAMS

Unless you are a former medical professional, you are probably confused by all the medicare plans out there. I know I am!

So, how are you supposed to choose the best option for you?

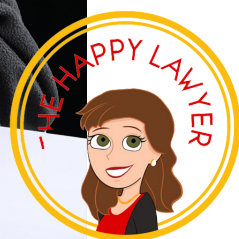
Enter the medicare scam. This nice person will call you.



He or she will ask you if you have decided which medicare plan is right for you. He or she will then say they can help you fill out your medicare forms. All they need is your social security number, birthdate, etc.

You are so happy that someone knowledgeable will get you the right plan.

Only problem is, you just gave a scammer all your personal information!

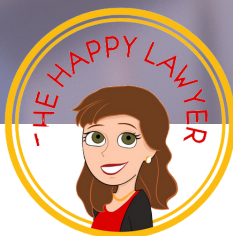


THE REVERSE MORTGAGE SCAM

Now I am going to start out by saying that not all reverse mortgages are scams. However, reverse mortgages can be used by scammers.

See, when you apply for a reverse mortgage, you have to give out a lot of personal and financial information.

So, it is only natural that scammers would call pretend to be lender. The scammer



how great reverse mortgages are. The scammer will tell you about all the benefits a reverse mortgage offers.

You get excited and say, I need one of those! How can I get one????

Well, the scammer goes, I just need some information from you. The next thing you know, you have given the scammer all of



your personal and financial information.

And surprise! You not only do not have a reverse mortgage, you now have bad credit, high debt and possibly a stolen identity.



Do not let this happen to you! Make an appointment with a reputable bank or lender if you are interested in a reverse mortgage!



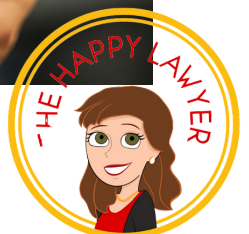


SO WHAT CAN I DO TO PREVENT BEING SCAMMED?



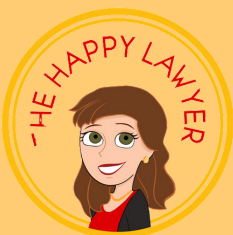
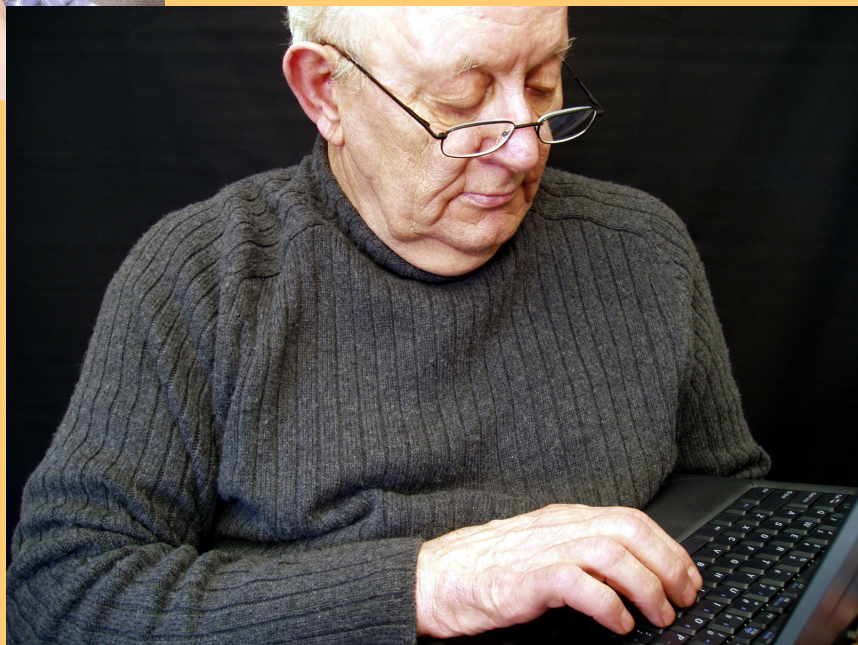
TIP ONE:

Do Not Give Out
Personal Information to
Strangers!



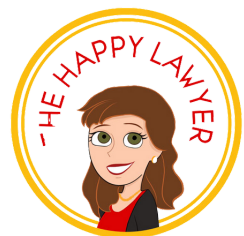
TIP TWO:

Do Not Answer
Unknown Calls or
Emails!



TIP THREE:

Never Click on Links in
Emails!



TIP FOUR:

Check Your Credit Reports!



TIP FIVE:

Shred, shred, shred all personal documents!



ACTIVITY TITLE

Task Description

Write your instructions here. You can add details or examples to help your reader along!

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