

PREVENTING ELDER FRAUD – Being Wiser, Informed, and Ready

1. **Spot imposters.** Scammers often pretend to be someone you trust, like a government official, a family member, a charity, or a company you do business with. Don't send money or give out personal information in response to an unexpected request – whether it comes as a text, phone call, or email. If you receive a call, email, or text from a number of party you do not know, hang up or do not reply.
2. **Don't believe your caller ID.** Technology makes it easy for scammers to fake caller ID information, so the name and number you see aren't always real. If someone calls asking for money or personal information, hang up. If you think the caller might be telling the truth, call back to a number you know is genuine. Do NOT call back the number on the caller ID or text message.
3. **Create a refusal script.** If someone manages to get you on the phone or at your door, create and practice a "refusal script" that can be used with callers or those who come knocking with opportunities too good to be true.
4. **Do online searches.** Google a company or product name with words like "review", "complaint", or "scam". Or search for a phrase that describes your situation, like "IRS call". You can even search for phone numbers to see if other people have reported them as scams.
5. **Don't pay upfront for a promise.** Someone might ask you to pay in advance for things like debt relief, credit and loan offers, mortgage assistance, or a job. They might say you've won a prize, but first you have to pay taxes or fees. Don't believe it.
6. **Consider how you pay.** Credit cards have significant fraud protection built in, but some payment methods don't. Wiring money through services like Western Union or MoneyGram is risky because it's nearly impossible to get your money back. That's also true for reloadable cards like MoneyPak, Reloadit or Green Dot, as well as Gift Cards of any kind. Government offices and honest companies won't require you to use these payment methods.
7. **Talk to someone.** Before you give up your money or personal information, talk to someone you trust. Con artists want you to make decisions in a hurry. They might even threaten you. Slow down, check out the story, do an online search, consult an expert – or just tell a friend.

8. **Hang up on robocalls.** If you answer the phone and hear a recorded sales pitch, hang up and report it to the FTC. These calls are illegal, and often the products are bogus. Don't press 1 to speak to a person or to be taken off the list. That could lead to more calls.
9. **Be skeptical about free trial offers.** Some companies use free trials to sign you up for products and bill you every month until you cancel. Before you agree to a free trial, research the policy. And always review your monthly statements for charges you don't recognize.
10. **Don't deposit a check and wire money back.** By law, banks must make funds from deposited checks available within days, but uncovering a fake check can take weeks. If a check you deposit turns out to be a fake, you're responsible for repaying the bank.
11. **Sign up for free scam alerts from the FTC at ftc.gov/scams.** Get the latest tips and advice about scams sent right to your inbox.
12. **Place a fraud alert or credit freeze with the three credit bureaus.** Both actions are free and will make it harder for someone to open new accounts in your name. To place a fraud alert, contact one of the three credit bureaus. That company must tell the other two. To place a credit freeze, contact all three credit bureaus.

Experian.com/fraudulent or 1-888-397-3742

TransUnion.com/fraud or 1-800-680-7289

Equifax.com/CreditReportAssistance or 1-888-766-0008

If you spot or believe you are a victim of a scam, report it to the New Canaan Police Department at 203-594-3502. Report the scam to the FTC too, at ftc.gov/complaint or 1-877-FTC-HELP (1-877-382-4357). Your reports help the FTC and other law enforcement to investigate scams and bring criminals to justice.

Additional Resources:

AARP Fraud Prevention Handbook available on AARP website: www.aarp.org

National Do Not Call Registry: 1-888-382-1222 or www.donotcall.gov