

Recognizing and Preventing Common Scams Targeting Seniors



Definition and Prevalence of Scams Targeting Seniors



Definition of Senior Scams

Scams targeting seniors are deceptive schemes aimed at exploiting older individuals financially through manipulation and falsehoods.

Common Scam Tactics

These scams often use impersonation, false promises, and manipulation of trust to deceive seniors effectively.

Prevalence of Scams

Scams targeting seniors are widespread, affecting a significant number of older individuals globally.

Spot the Scam!

Recognize Phone Scams

Be cautious of unsolicited calls asking for personal information, especially about Medicare or sensitive data.

Identify Email Scams

Emails claiming you won a prize but require payment are usually scams designed to steal money.

Beware of Pop-up Alerts

Pop-ups claiming your computer is infected and asking you to call a number are typically scams.

Detect Family Emergencies Scams

Scammers impersonate relatives asking for gift cards or money under urgent pretenses, like jail bail.

Accessing Your Information and Devices

Phishing messages mimic legitimate sources to trick recipients into sharing sensitive information or clicking malicious links.

Criminals make money by selling your personal information. Once they access your device, they can continue to use it without your awareness.

Red Flags – Protect Yourself

- Look for generic greetings, grammatical errors, altered sender addresses, and urgent or threatening language in messages.
- Avoid clicking suspicious links; verify websites directly and scrutinize sender details before taking action

Phishing Emails & Texts





Romance and Relationship Scams

Fake Romantic Relationships

Scammers create false romantic bonds to win victims' trust and manipulate emotions effectively.

Exploitation of Seniors

Seniors are often targeted emotionally and financially by scammers posing as romantic interests. These scams can work quickly – or take months.

Financial Requests Under False Pretenses

Scammers commonly request money citing fake emergencies or needs to defraud victims.

Government Impersonation Schemes

From: "NoReply IRS" <[redacted]@icloud.com>

To: [redacted]

Date: 2/7/2024 10:04:55 PM

Subject: No Reply



Dear Tax Payer,

This is an automated email, please do not reply.

We have noticed your account information is missing or incorrect.
We need to verify your account information to file your Tax Refund.
Please follow this [LINK](#) to verify your information.

Thanks,

IRS Team

2024 IRS All right reserved.

Impersonation Tactics

Scammers pretend to be government officials to gain trust and manipulate seniors.

Access Trickery

Fraudsters convince victims to provide personal information to verify or access tax or social security benefits.

Fear of Prosecution

Scammers will threaten fines, jail or police involvement, or non-access to benefits.

Tech Support Schemes

“Your Computer/Phone is Infected!”

“Your Windows license is expiring!”



Scare Tactics

Fraudsters pretend to be legitimate companies to gain trust. They convince victims to provide remote access to their devices, risking privacy and security.

Fake Fees and Bank Theft

Seniors are tricked into paying fake fees or fines to scammers posing as authorities. Fraudsters can use access to victim's devices to access bank or credit card information.

Grandparent, Sweepstakes, and Charity Scams

Grandchild Emergency Scam

Scammers impersonate grandchildren claiming urgent trouble to trick grandparents into sending money quickly.

Fake Sweepstakes Scam

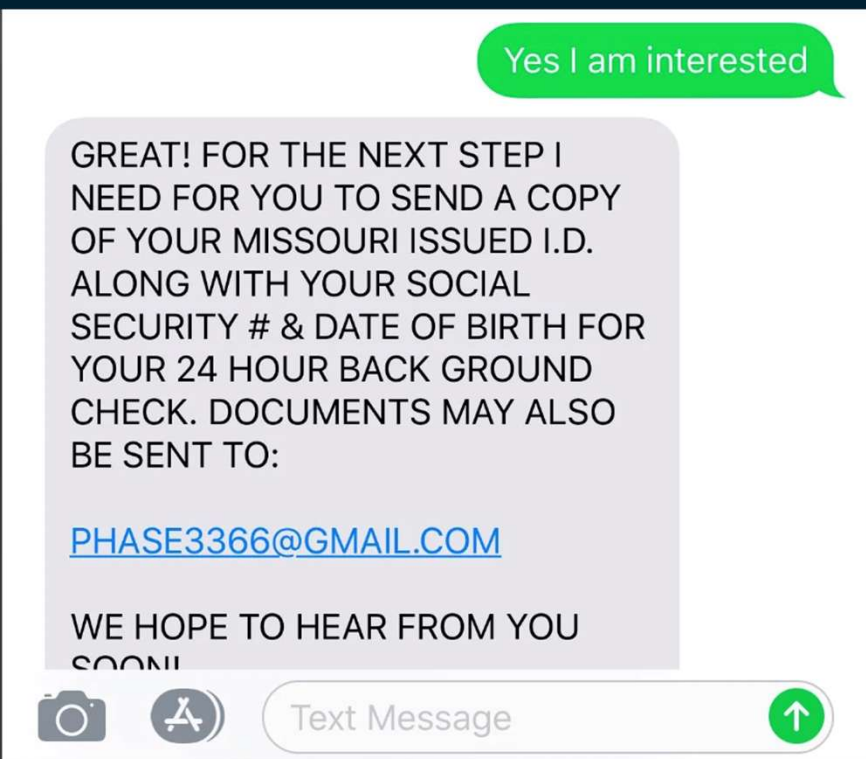
Fraudulent sweepstakes notify victims of fake winnings and demand upfront fees to claim prizes.

Charity Donation Scam

Scammers pose as charities soliciting donations, exploiting goodwill for financial gain.



Job Offer Scams



Too-good-to-be-true offers

Scammers often promise high salaries, flexible hours, or remote work with minimal qualifications or effort required.

Requests for personal or financial information

Victims may be asked to provide Social Security numbers, bank details, or pay upfront for training, equipment, or background checks.

Unprofessional communication

These scams often involve vague job descriptions, poor grammar, unofficial email addresses, or pressure to act quickly..

In-Person and Media-Based Fraudulent Schemes

Home Repair and Contractor Scams



Unnecessary Repairs

Some contractors propose repairs that are not needed to increase costs unjustly.

Overpriced Services

Unscrupulous contractors may charge excessive prices beyond fair market value.

Upfront Payment Demands

Some contractors demand payment before starting work, risking non-completion.

Incomplete Work

Many scams involve contractors not finishing the promised work properly or at all.



TV/Radio Advertisement Scams

Targeting Seniors

Scammers often focus on seniors, exploiting their trust and vulnerability through misleading ads.

Fake Products Promotion

Advertisements promote fake products and miracle cures that promise unrealistic health benefits.

False Investment Opportunities

Scam ads promise high returns on investments that are often fraudulent or non-existent.

Family and Caregiver Financial Abuse

Internal Financial Scams

Financial abuse often occurs within families or by caregivers, exploiting seniors' trust and control over their funds.

Coercion in Decision-Making

Seniors may be coerced into harmful financial decisions, leading to loss of assets and financial instability.

