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# Beware of Scams Targeting Older Adults

Older adults are often the target of scams. Scammers are savvy and convincing, and their scams are designed to catch people off guard. Don't be ashamed if you think you or someone you know has been a victim of a scam — it can happen to anyone.

Common scams aimed at older adults include:

- [Government impersonator scams](#), such as someone posing as a Medicare representative asking for account information
- [Fake prize, sweepstakes, and lottery scams](#), in which you are asked to pay money or provide account information to claim winnings
- [Computer tech support scams](#), in which a scammer tells you that your computer has a problem and wants you to pay for support services to fix it
- [The grandparent scam](#), in which a caller pretends to be a grandchild or other relative in distress



## What can you do?

Here are a few steps you can take to help protect yourself and your loved ones from scams:

- Don't give out sensitive personal information over the phone or in response to an email, social media post, or text message. Sensitive information includes your Social Security number, bank account information, credit card numbers, PINs, and passwords.
- Check incoming bills, including utility bills and credit card statements, for charges that you didn't authorize. Contact the utility provider, credit card company, or bank if you see any charges you don't recognize.
- Protect your electronic accounts by keeping the security software on your computer and smartphone up to date and by using [multifactor authentication](#) when possible.
- Don't transfer money to strangers or to someone over the phone. Similarly, never buy a gift card to pay someone over the phone. Once you transfer money or share the numbers on the back of a gift card, there's usually no way to get your money back.
- If someone is trying to scam you, they may threaten you or pressure you to act immediately. If this happens to you, don't panic. Slow down and think about what the person is saying. If you suspect it's a scam, end the call and talk to someone you trust.

One reason that scammers target older adults is that they are less likely to report suspected fraud. If you think that you or someone in your life has been the target of a scam, contact the National Elder Fraud Hotline at 833-372-

8311. You can also contact your local police department or the [attorney general of your state or territory](#), and you can report the scam to the [Federal Trade Commission](#).

## You may also be interested in

- Learning [how to find reliable health information online](#)
- Finding out about [elder abuse](#)

## Signup for e-alerts about healthy aging

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## For more information about avoiding and reporting scams

### Consumer Financial Protection Bureau

Office for Older Americans

855-411-2372

[olderamericans@cfpb.gov](mailto:olderamericans@cfpb.gov)

[www.consumerfinance.gov/practitioner-resources/resources-for-older-adults](http://www.consumerfinance.gov/practitioner-resources/resources-for-older-adults)

### Federal Trade Commission

877-382-4357

866-653-4261 (TTY)

[www.consumer.ftc.gov](http://www.consumer.ftc.gov)

### National Elder Fraud Hotline

833-FRAUD-11 for 833-372-8311

<https://ovc.ojp.gov/program/stop-elder-fraud/providing-help-restoring-hope>

This content is provided by the NIH National Institute on Aging (NIA). NIA scientists and other experts review this content to ensure it is accurate and up to date.

Content reviewed: October 12, 2023

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