



Preventing Senior Scams

Quality of Life Class

Goals

1. Destigmatize talking about scams
2. Recognize scam warning signs
3. Know what to do if you encounter a scam
4. Take steps to prevent scams and future occurrences of scams

Overview

- Normalize discussing scams
- How to recognize a scam
- Scam Prevention
 - Phone scams
 - Steps you can take
- If You Become a Victim



Poll:
What types of scams have you encountered?



Yes/No:
**Do you talk with others about
scams you encounter?**

Why don't we talk about scams?

- We should normalize discussing scams!





Recognizing Warning Signs



Scam Warning Signs

Be suspicious if you hear...

1. You have won a free prize, gift, or special offer
2. You **MUST** act immediately or lose out
3. You are asked for credit card information
4. You must review or verify personal information
5. You must wire money to somebody you do not know

Scam Prevention

Remember...

1. Never reveal financial information to someone who calls you on the phone
2. Don't believe a stranger will use your money for a good purpose
3. Don't assign power of attorney to people you do not know well
4. Check bills, bank, and credit card statements for unauthorized activity
5. Stay socially connected



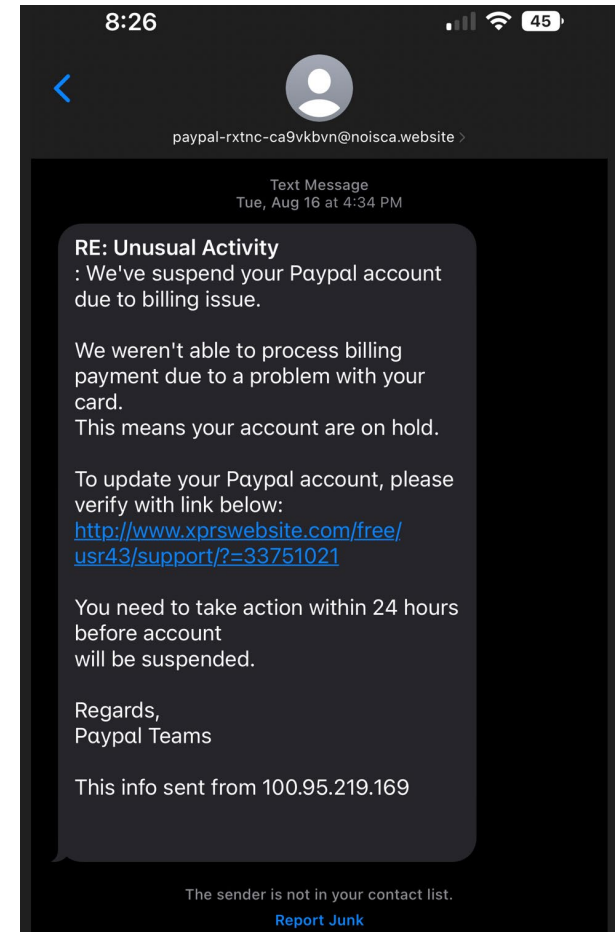
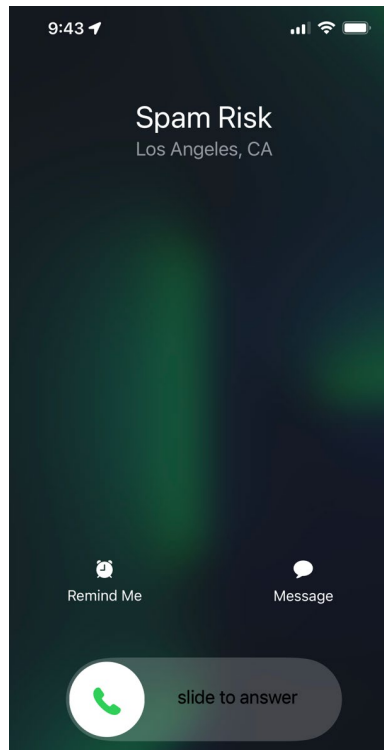
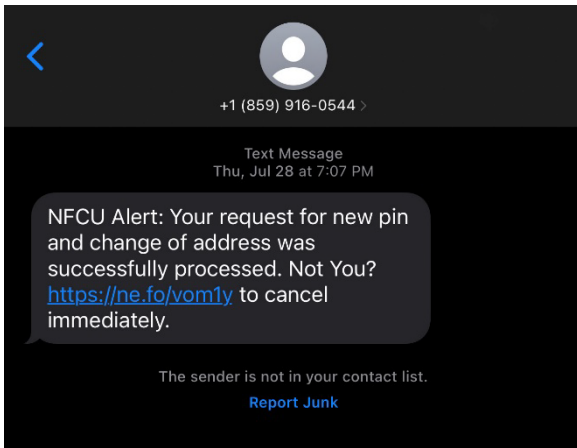
Phone Scams and Prevention



Do you receive regular phone calls or texts from numbers you don't recognize?

Phone Scams

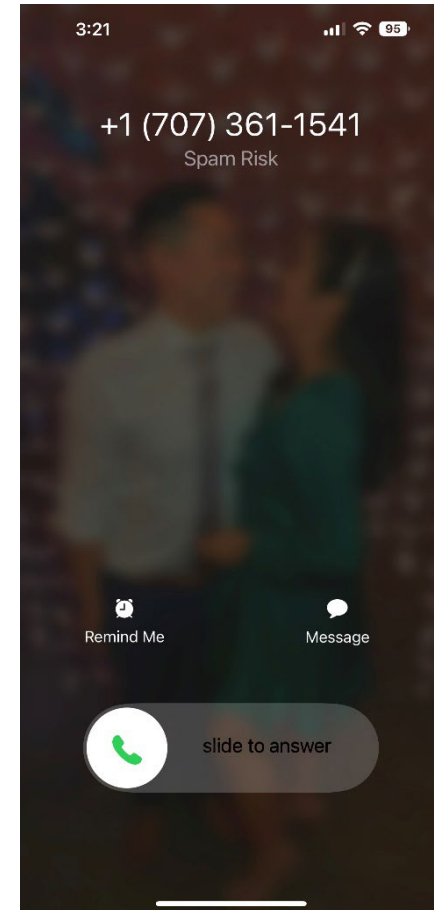
- Does this look familiar?



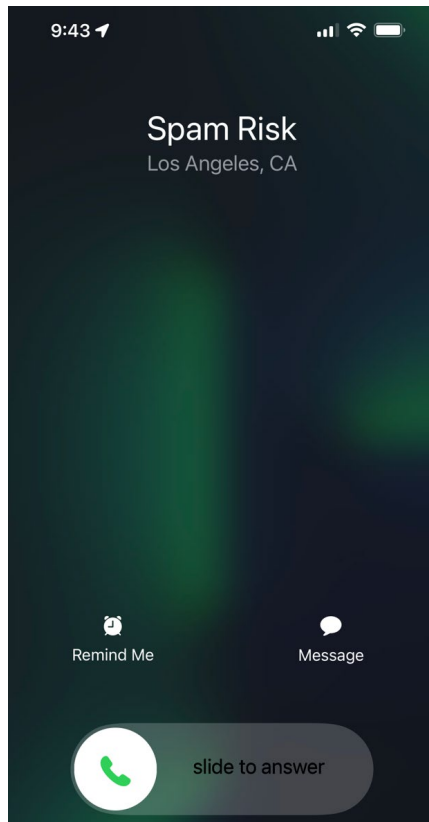
Scam/Spam Calls

What to do:

- Avoid answering unfamiliar calls
 - Area codes can tip you off
- Ask yourself if you are expecting a call
- If unfamiliar, ignore the call
 - Important callers will leave a message or call again
 - You can always choose to call back after verifying the number



Scam/Spam Calls (continued)



If you do answer...

- Never give personal information
- Consider waiting for a greeting
- Hang up if you hear a recording
- Do NOT follow prompts
 - “Press 1 to speak directly...”
 - “Press 9 to be taken off of our list”

Practice the PACT Method

- P – Pause
- A – Assess
- C – Cross-reference
- T – Tell someone



Preventing Future Scam Calls

- Register for the “Do Not Call List”
- Let calls go to voice mail
- For cellphones:
 - Update settings to only allow calls from contacts
 - Similar settings can be used for texts
 - Block callers, if needed



In Practice...



FTC's "Do Not Call List"



Smartphone Settings

In Practice

Real-life applications:

- “Do Not Call List”
- Phone call settings
- Text message settings

- Resources will be shared!



If You Become a Victim

If You Become a Victim

1. Put aside feelings of shame and guilt
2. Take detailed notes of the event
3. Contact proper authorities right away
4. Contact financial institution
5. Contact state and local law enforcement
6. Share your experience with others

Overview

- Normalize discussing scams
- Recognizing Scams
- Helping prevent Scams
 - Phone scams
 - Steps you can take
- If You Become a Victim

Goals

1. Destigmatize talking about scams
2. Recognize scam warning signs
3. Know what to do if you encounter a scam
4. Take steps to prevent scams and future occurrences of scams

What steps will you take to prevent scams?

Practice the PACT Method

- P – Pause
- A – Assess
- C – Cross-reference
- T – Tell someone



Shared Resources

- [Keiro Senior Scams Fact Sheet](#)
- [National Do Not Call Registry](#)
- [FCC - Stop Unwanted Robocalls and Texts](#)
 - [“How to Block Unwanted Calls”](#)

Senior Scams

Home » Fact Sheets » Senior Scams

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Across the nation, many individuals are falling victim to scams — dishonest schemes designed to deceive you out of your money. In fact, according to a survey by True Link Financial, older adults alone are defrauded about **\$12.76 billion annually** (Kita, 2016). Older adults are especially targeted by scammers as they are most likely to have a “nest egg, to own [a] home, and/or have excellent credit.” On average, more likely to be “enticed by bargains and are comfortable moving larger amounts of money” (Kita, 2016). Another factor that places a larger target on older adults is that they are less likely to report a scam as they either do not know who to report to or how to deal with the embarrassment and/or shame that comes with being victimized (Anon, 2016a).

Types of Scams and How to Identify Them

There are a multitude of scams that criminals use to deceive individuals. Despite the many types of specific scams, the bulk of them will fall into one of three mediums: telephone scams, email scams, or in-person scams.

Telephone Scams

- A dire scenario which may require immediate action of money transfer, or fear tactics to force you to send money over.
 - Example: Threats of going to jail, you or a loved one going to jail, or other forms of blackmail may be made against you (Pritchard, 2019).

<https://www.keiro.org/fact-sheet/senior-scams>



National Do Not Call Registry

[En Español](#)



Report Unwanted Calls



Verify Your Registration



Register Your Phone

The National Do Not Call Registry
gives you a choice about whether to receive telemarketing calls

- You can [register](#) your home or mobile phone for **free**.
- After you register, **other types of organizations may still call you**, such as charities, political groups, debt collectors and surveys. To learn more, read our [FAQs](#).
- If you received an unwanted call after your number was on the National Registry for 31 days, [report it to the FTC](#).

Sellers and telemarketers:

Go to <https://telemarketing.donotcall.gov> to access the National Do Not Call Registry.

Stop Unwanted Robocalls and Texts

[Español](#) |
 [한국어](#) |
 [繁體中文](#) |
 [Tagalog](#) |
 [Tiếng Việt](#)

Unwanted calls – including illegal and spoofed robocalls – are the FCC’s top consumer complaint and our top consumer protection priority. These include complaints from consumers whose numbers are being spoofed or whose calls are being mistakenly blocked or labeled as a possible scam call by a robocall blocking app or service. The FCC is committed to doing what we can to protect you from these unwelcome situations and is cracking down on illegal calls in a variety of ways:

- Issuing hundreds of millions of dollars in enforcement actions against illegal robocallers.
- Empowering phone companies to block by default illegal or unwanted calls based on reasonable call analytics before the calls reach consumers.
- Allowing consumer options on tools to block calls from any number that doesn’t appear on a customer’s contact list or other “white list.”
- Requiring phone companies to implement [caller ID authentication](#) to help reduce illegal spoofing.
- Making consumer complaint data available to enable better call blocking and labeling solutions.

Check out the consumer guide on [Call Blocking Tools and Resources](#), which includes information on many of the call blocking and labeling tools currently available to consumers.

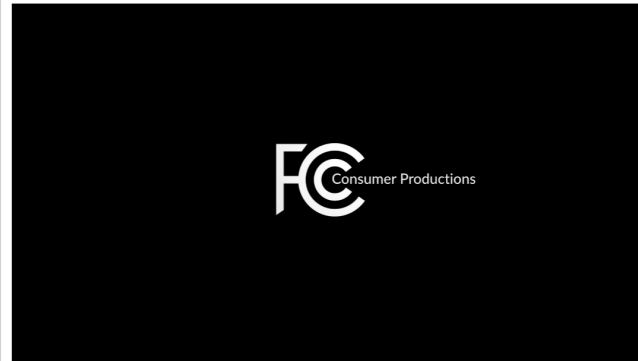
Learn more about [FCC Initiatives to Combat Robocalls and Spoofing](#) and download the [FCC Report on Robocalls](#).

[File a complaint with the FCC](#) if you believe you have received an illegal call or text, or if you think you’re the victim of a spoofing scam. Click the tabs below for tips, FAQs and resources.

- [Consumer Tips](#)
- [Robocalls](#)
- [Robotexts](#)
- [Spoofing](#)
- [Political Calls & Texts](#)
- [Call Blocking Resources](#)
- [Do Not Call List](#)

FCC Closes Door on International Robocall Scammers

At the May 2022 Open Meeting, the FCC adopted new rules to stop illegal robocalls that originate outside the U.S. from entering American phone networks. ([News Release](#) - May 20, 2022)



FCC Consumer Video: Don't Hang On, Hang Up! - To watch this video with captions, click "play," then the "CC" icon.

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