

10 Things You Can Do to Avoid Fraud

Federal Trade Commission

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, a phone call, or an email.
2. **DO ONLINE SEARCHES.** Type a company or product name into your favorite search engine 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.
3. **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.
4. **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 even say you've won [a prize](#), but first you have to pay taxes or fees. If you do, they will probably take the money and disappear.
5. **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 Vanilla. Government offices and honest companies won't require you to use these payment methods.
6. **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.
7. **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.
8. **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 company and read the cancellation policy. And always review your monthly statements for charges you don't recognize.
9. **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.
10. **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.

If you spot a scam, report it at [ftc.gov/complaint](#). Your reports help the FTC and other law enforcement investigate scams and bring crooks to justice.



Scams and Fraud

IRS Scams

- Past Due Taxes
- Error in Payment/Return
- Fraudulent Return (Make you believe you are already a victim.)



Indications

- Threatening Arrest
- Heavy Foreign Accent (common but not always)
- Callback number different than what appears on caller ID
- Improper Terminology
- Prepaid Money Card for Payment

**Taxpayer
Advocate**

1-804-916-3501

1-877-777-4778





Scams and Fraud

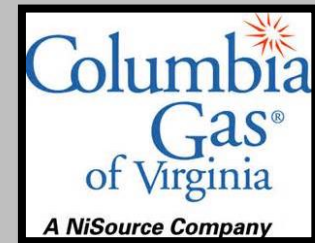


Utility Scam

- Under Payment of Bill
- Over Payment
- Estimate Adjustment

Indications

- Incorrect or Partial Information (Acct #, Name on Acct.)
- Wrong company name
- Foreign Accent
- Prepaid Money Cards





Scams and Fraud

Home Repair Scam (Gypsy Pavers/Storm Chasers)

- Arrive right after major storms (Snow, Rain, Etc.)
- Unbelievable low rates
- Burglary



Indications

- Out of State License Plates on Vehicles
- No Contract, No Permits, No Bonding Paperwork
- No License (County or Commonwealth)
- Very Little Professional Looking Equipment





THE GRANDPARENT SCAM

WHAT YOU NEED TO KNOW

WHAT IS IT?

The "Grandparent Scam" is a scam that targets the elderly in an attempt to steal large sums of money through a wire transfer.

Financial losses from this scam are usually several thousand dollars per victim.

HOW DOES IT HAPPEN?

A grandparent receives a phone call or email from someone who claims to be their grandchild.* The person states that he/she is traveling in a foreign country, has gotten into a bad situation, and needs money wired ASAP.

**Criminal may claim to be a police officer, lawyer, doctor, or other person.*

WHAT CAN I DO?

RESIST the pressure to act quickly.

CONTACT your grandchild or another family member to determine whether the call is legitimate.

NEVER wire money based on a request made over the phone or in an email, especially overseas.

IF YOU HAVE BEEN SCAMMED

1. Contact your local law enforcement or state consumer protection agency.
2. File a complaint with Internet Crime Complaint Center (IC3):
<http://www.ic3.gov/default.aspx>



ADDITIONAL RESOURCES

http://www.fbi.gov/news/stories/2012/april/grandparent_040212

<http://www.aarp.org/money/scams-fraud/info-07-2012/scams-target-grandparents.html>

Created by:

The National Center
on Elder Abuse
www.ncea.aoa.gov





Scammed? Now what...

When making a report about yourself or your loved one being scammed, asking key questions can be pivotal to understanding and preventing future financial abuse.

What Questions should be addressed?



1. How was the contact made? (e.g. phone, email, door to door, etc.)
2. Was there a financial transaction?
3. How was money transferred? (e.g. wired, personal escort to bank, mailed a check, etc.)
4. Was this a one time occurrence or a repeating situation?

Once the information is obtained, contacting professionals at the discussed institutions (e.g. bank, credit union, etc.) is the next step.

Do you know the mandated reporting laws in your state?

Regulations vary from state to state. Visit the National Adult Protective Services (NAPSA) website to find the latest mandated reporting laws, as well as the contact information to report older adults and adults with disabilities abuse in your state: <http://www.napsa-now.org/get-help/help-in-your-area/>

Who investigates these cases??

Adult Protective Services (APS) investigates cases of abuse, neglect, and exploitation of older adults and adults with disabilities.

The **Long-Term Care Ombudsman** are advocates for residents of nursing homes, board and care homes and assisted living facilities.

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www.ftccomplaintassistant.gov 1-877-FTC-HELP (382-4357)
www.ftc.gov/idtheft 1-877-IDTHEFT (438-4338)

Consumer Financial Protection Bureau and Federal Deposit Insurance Corporation

"Money Smart for Older Adults: Preventing Financial Exploitation"
http://files.consumerfinance.gov/f/201306_cfpb_msoa-participant-guide.pdf

Internet Crime Complaint

ZZZ IF JRY

National Center on Elder Abuse

<http://www.ncea.aoa.gov/>

Other National Resources

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