

Seniors vs Crime

A Special Project of the Florida Attorney General

How To Protect Yourself From Liars, Cheaters, and Crooks

Seniors vs Crime



What You Will Learn Today:

- Tactics Scammers Use To Deceive You
 - How Well- Known Scams Work
 - How To Protect Yourself
 - What to do if you are scammed
-





Who Scammers Are Most Likely To Target And Why

Everyone irrespective of age, education, ethnicity or gender has the potential to be scammed. However, according to the Federal Trade Commission (FTC) **seniors are targeted and lose larger amounts than any other subgroup.**



Why Seniors?

- Seniors Are Targeted because this generation controls TRILLIONS of dollars and criminals follow the money according the FTC
- Seniors are more likely to have medical issues that may impair thinking, memory and judgement
- Seniors are more likely to live alone and be isolated from family and friends making them easy targets for criminals

Florida is the most Senior friendly state and as a result it is a prime target for scammers

Schemes/scams include but are not limited :

Various **financial crimes** that will target your:

- Identity
- Money
- Property

Scammers **operate via** the:

- Telephone
- Internet/various websites
- Email
- U.S. Mail
- Personal Contact



Personality Traits Scammers Prey Upon



**Being Eager For
Bargains**



**Susceptibility To
Persuasion**



Being Impulsive



Willingness To Take Risks



**Facing A Rough Patch In
Life**



Telltale Signs It Might Be A Scam

- Scammers **Pretend** to be from an agency or organization that you know in order to gain your trust
- Scammers say there is a **Problem** or **Prize**
- Scammers **Pressure** you to act immediately
- Scammers tell you to **Pay** in an untraceable and unrecoverable way (gift cards, bitcoin)

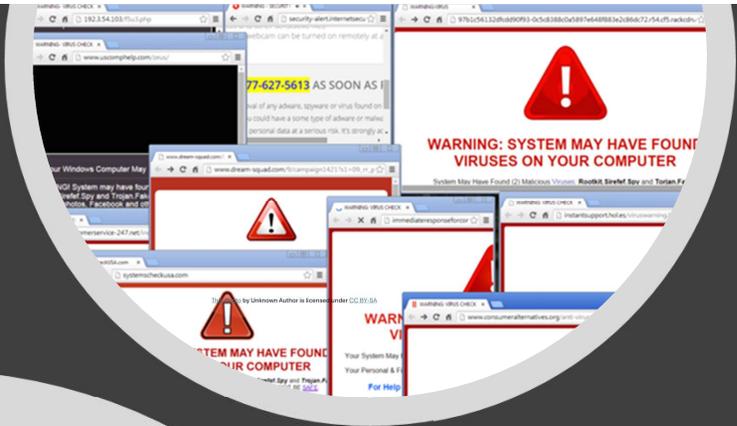
Common Scams Targeting Seniors

Imposter Scams

Scam artists pose as family members, trusted friends, law enforcement officers or government agency representatives and request or demand money via debit cards, gift cards or wire transfers IMMEDIATELY to help a loved one in need, to avoid penalties or to claim a prize.



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Common Scams To Be Aware Of





Department of the Treasury
Internal Revenue Service



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Companies Scammers Are Currently Targeting





HOW TO AVOID THE SCAM



S- STOP

Stop whatever you are doing and **pause immediately** without acting. Give yourself time, remove yourself from what seems like an intense and pressure-packed situation.

T- THINK

Think and Take a deep breath. Do NOT make snap decisions. Tell the caller you need time to think. Contact trusted family/friend and discuss.

O- OBSERVE

Observe the situation as objectively as you can and notice what is happening to you. Ask the caller his/her name and number and tell him/her you will get back to them. Consult with trusted family and/or friend first!

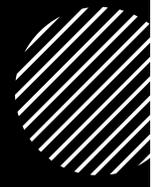
P- PROCEED

Proceed wisely after using the information you gathered during the previous steps. ***You may determine NOT to return call/email, etc.***





Proactive Strategies To Help Avoid Being Scammed



READ ACCOUNT STATEMENTS EACH MONTH AND IMMEDIATELY NOTIFY AGENCY IF ERROR IS NOTICED



DO NOT RESPOND TO EMAILS, TEXTS, OR CALLS THAT ASK FOR PERSONAL INFORMATION



LOCK IMPORTANT DOCUMENTS (CHECKS, CREDIT CARDS ETC.) IN SAFE PLACE



LIMIT WHAT YOU CARRY WITH YOU (DO NOT KEEP SS CARD IN WALLET)



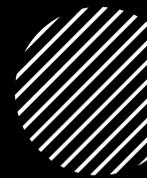
CONSIDER PHOTOCOPYING WALLET CONTENTS AND KEEP COPIES IN SAFE SPOT



DESTROY LABELS ON PRESCRIPTION BOTTLES BEFORE THROWING THEM OUT



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Shred all documents that have financial and personal information



Check credit reports at least once a year



Use strong passwords and do NOT use single password for all accounts and websites



Promptly remove mail when it's delivered. Request vacation hold if you will be out of town



Use a secure browser when online. A padlock should appear in address bar

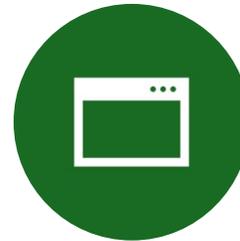


NEVER include personal or financial information in email

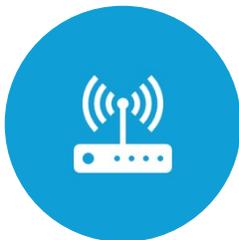
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Know that financial institutions will NEVER email account holders a link and request that they “confirm” their account number or verify their log-in details



Ignore pop up windows that say the computer has a virus or is infected with malware- Do NOT click on link!



Do NOT use public wireless networks



Install anti-virus and anti-spyware software on computer



What To Do If You've Been a Victim?

Seniors vs Crime Can Help!



What To Do If You Think You've Been Scammed

1. Tell a trusted family member and/or friend and have them help you
2. Contact Seniors vs Crime at 904-209-1432
3. Contact the Police and file a report
4. Report the incident to the fraud department of the three major credit bureaus (Equifax, Experian, TransUnion)
5. Contact the fraud department of each creditor
6. Report identity theft to the Federal Trade Commission
7. Contact local banks and federal institutions you belong to

**Join
Seniors vs Crime
St. John's County**

**Facebook Community
for Updated
Information**



Resources

- **Florida State Attorney General's Website**
- **AARP Fraud Watch Network. Online**
- **Scam Gram Consumer Action's Monthly e-newsletter**
- **Fraud.org National Consumer League's website and e-newsletter**



**Thank
You!**

- You can contact us at the number below to report a scam and/or if you need assistance.
- 904-209-1432

