

FACILITATOR GUIDE

Savvy Saving Seniors[®]



Steps to Avoid Scams



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Program Overview

Financial crimes against older adults can be devastating, often leaving victims with no way to recoup their losses. These scams are costly, widespread, and on the rise. According to the Federal Bureau of Investigation (FBI), in 2021, there were 92,371 older victims of fraud resulting in \$1.7 billion in losses. This was a 74% increase in losses compared to 2020.

Discussing vulnerability to scams can feel uncomfortable and embarrassing for any generation. Although older adults may be interested in learning how to manage and protect their money, they may resist sharing their financial management choices. It is comforting to frame this training as empowering the individual to take advantage of available resources and begin making incremental steps to ensure their economic security by being proactive in safeguarding their money.

This 60-minute program (50 minutes of instruction and 10 minutes of Q&A) is designed to provide participants with a basic understanding of the types of scams targeting older adults and how to protect themselves from becoming victims.

Facilitator's Preparation

Before you present, it's important to understand the population you will address and the real challenges they face every day. Older adults are likely to have a nest egg, own their home, and/or have excellent credit—all of which make them attractive targets to con artists.



Adults who grew up prior to the 1950s were generally raised to be polite and trusting. Con artists exploit these traits, knowing that it's difficult or impossible for these individuals to say no or just hang up the telephone. Older adults are less likely to report a scam because they don't know how to report it, are ashamed of having been scammed, or don't realize they have been scammed. Older adult victims may not report crimes because they are concerned that relatives may think they no longer have the mental capacity to take care of their own financial affairs.

Older adult victims often make poor witnesses. Con artists know the effects of age on memory, and they are counting on older adult victims to be unable to supply enough detailed information to investigators. In addition, the victims' realization that they have been swindled may take weeks—or more likely, months—after contact with the fraudster. This extended timeframe makes it even more difficult to remember details from the events.

Source: 2021 Elder Fraud Report, Federal Bureau of Investigation. ic3.gov/Media/pdf/AnnualReport/2021_IC3ElderFraudReport.pdf

Target Audience

Low- and moderate-income older adults age 55+

Economic Status

Older adults who are economically insecure, living at or below 250% of the Federal Poverty Level (FPL). See aspe.hhs.gov/Poverty-Guidelines for current poverty guidelines.

Financial Challenges

These older adults struggle each day with rising housing and health care costs, inadequate nutrition, lack of access to transportation, diminished savings, loss of income from death of a spouse, and job loss. For older adults who are just above the poverty level, one major adverse life event can change today's realities into tomorrow's troubles.

Tips for Facilitators

Review the guide and complete your own set of accompanying worksheets.

Review the suggested length for each topic. The session is designed to be 60 minutes from Welcome to Wrap Up. As you prepare to present, we encourage you to consider the following:

- Remember that the people in the room have had a lifetime of experience with money and scams. The experiences have shaped their current opinions and perceptions in regards to financial issues.
- Most people are no longer working and are no longer saving for retirement. However, the ideal retirement is not their reality. Many are seeking employment or other means to make ends meet and need to protect their limited income.
- Be sensitive to the fact that talking about vulnerability to scams and money is tough for any generation, but this generation is particularly private.
- Many of those in the room may not have enough income to meet basic needs but may suffer in silence.
- Consider your own experience in discussing scams with older adults and older relatives:
 - Do you have older parents or grandparents who have experienced a scam? Was there shame and embarrassment related to the situation?
 - How can you create a safe space to encourage individuals to share during your presentation?
- If you've ever discussed financial issues with family members, think about how that discussion played out. Was it a mutual learning experience, or did it become a stressful, emotional, or heated discussion? Apply that experience to your presentation.
- As appropriate, consider sharing your own successes and challenges in protecting yourself from scams, as it is more engaging and effective than appearing to be lecturing.

Materials Needed

- Laptop computer
- Projector to display PowerPoint presentation Audio speakers for media clips
- Access to internet to play media clips
- Participant handbooks
- Pencils/pens for participants

How to Facilitate this Session

The following information will help guide you in presenting to the audience. In many ways, this script is just a compass. You are encouraged to add personal stories and advice relevant to the topics.

If a question is asked that you are unprepared to answer, offer to follow up after researching the question. We thank you in advance for taking the time to share this important information with the audience. Most importantly, remember to have fun!



Welcome and Icebreaker Quiz

Slides 1–3 • 10 Minutes

Welcome participants. Introduce yourself and express your pleasure in sharing some tips they can use to protect themselves from scams in this current economic climate.

Ask participants some general questions about why they are attending the class and what they already know about protecting their money and assets. For example, ask participants to show agreement by raising their hands:

- If they know someone who has been scammed
- If they or a person they know reported the scam or fraud incident to authorities

Let participants know that if they haven't experienced a scam, there's a very good chance they will face one at some point in their life. It might be as simple as a phone or email scam, but if they don't know what to look for, the scam can put them at risk financially.

As an icebreaker, ask participants to complete the quiz in the handbook while waiting for the workshop to start, and then review the answers after the welcome.

Round Robin Introductions

Slide 2

Ask participants to introduce themselves by saying their first names and the towns where they live.

Share the objectives of the training on **slide 3**:

- How Much Do You Know About Scams?
- Why You're at Risk for Financial Exploitation
- The Usual Suspects and Types of Scams
- Protecting Yourself and Loved Ones from Scams
- Resources to Report Scams and Financial Exploitation

Scams And You

Slide 4 • 5 Minutes

Financial scams targeting older adults have become increasingly prevalent. Why? Because older adults are thought to have a significant amount of money in their bank accounts. Financial scams often go unreported or can be difficult to prosecute. They can be devastating to older adults and can leave them in a vulnerable and unrecoverable position.

- If you lose your money in retirement, there are very few options for earning new funds to replace what is lost to a scam.
- Older adults (age 65+) represent approximately 23% of the U.S. population, and that percentage will increase rapidly over the next decade. People age 85+ are the fastest growing population and are the highest risk to experience abuse.
- Older adults control a substantial amount of personal wealth in the country. Both professional con artists and family members are aware of the wealth and vulnerabilities.
- Low-income older adults are also at risk of financial exploitation; it's not only wealthy older adults who are targeted.

Why You're at Risk

Slide 5 • 5 Minutes

- Greed explains the motivation behind elder financial exploitation by family members and scams by strangers.
- Fears/Frailty of Aging/Dependence on Others: Ask participants if they have feared that their funds will run out during retirement. Explain that this is a common fear among older adults.
- Individuals with a cognitive impairment such as dementia are more likely to experience abuse or neglect.
- Isolation is a risk factor for elder abuse. Most family violence occurs behind closed doors, and elder abuse is no exception. Point out that some older adults self-isolate by withdrawing from their communities while others are isolated because they lose the ability to drive, see, or walk independently. Older adults may fear being victimized by physical means, such as purse snatching and muggings, when they venture out into the community.

Grandparent Scam Case Study

Slides 6 – 7 • 5 Minutes

It Could Happen to Anyone

Read through the scenario on **slide 6**, which highlights an example of financial exploitation committed by a family member.

Mrs. T receives a phone call from an unidentified number. The unknown caller identifies themselves as a good friend of Mrs. T's granddaughter and says she has been arrested while traveling out of state. The caller then tells Mrs. T that he immediately needs \$10,000 to post bail for her granddaughter. The caller instructs Mrs. T to immediately go to her bank and withdraw \$10,000 in cash, place the money in a blank envelope, stuff it within the pages of a magazine, and take it to the local grocery store where someone will meet her.

Ask participants to identify the signs that this call was a scam and brainstorm how Mrs. T could have questioned the caller. On **slide 7**, suggestions are provided to stop the financial exploitation.

Below are some potential answers to guide the discussion:

- Mrs. T should hang up the call and take notes about the call to provide to local authorities.
- Mrs. T should hang up the phone and call other family members to verify if the granddaughter is in trouble.
- Mrs. T may choose to no longer pick up unidentified calls.

Ask two participants to each share one tip for Mrs. T.

The Usual Suspects and Types of Scams

Slides 8 – 9 • 3 Minutes

Who are the likely perpetrators?

Highlight that financial exploitation is committed both by strangers and by those closest to us. More than 90% of all elder abuse is committed by the older adult's

relatives, most often their adult children, followed by grandchildren, nieces, nephews, and others.

Some common tactics include depleting a joint checking account, promising but not delivering care in exchange for money or property, theft, and other forms of abuse, including physical abuse, threats, intimidation, and neglect of basic care needs.

Inform the audience that you are now going to present the top 12 most common types of scams that target older adults and how to avoid them. New scams are created every day! The best way to defend yourself is to be aware of the tactics that scammers use.

The Dirty Dozen: Top 12 Scams Targeting Older Adults

Slide 10 • 11 Minutes

Read through and describe the common frauds listed on the slide. Review this guide prior to the presentation, so you are prepared with additional information about each of the scams listed below.

Emphasize that scam artists are extremely skillful and that falling prey to a scam is not a sign of limited intelligence or dementia. Reiterate that these scams are targeted toward older adults at all income levels. Those with lower incomes are often targets because they are more likely to need money and be willing to take the risk if something sounds too good to be true.

- 1. Social Security Impersonation Scams:** Things are not always what they seem, and any unsolicited contact from the Social Security Administration should be met with scrutiny. There are several variations



to the Social Security impersonation scam. They usually involve requests for personal information, such as your Social Security number, date of birth, mother's maiden name, and/or bank account information. Scammers are always looking for ways to obtain Social Security numbers. It is important to note that Social Security will rarely call you, and in those instances, the caller will provide their telephone number and extension for you to verify and call back. Also, Social Security will never send an email requesting personal information.

Please play the YouTube video SSA Phone Scam Alert 2019:
<https://www.youtube.com/watch?v=QSpccQ2BE78> (1:05 minutes)

2. **Romance Scams:** There is no love lost for scammers who take advantage of older adults via online dating. Scammers will create fictitious characters to trick older adults into developing a romantic relationship. Once a connection has been established, the scammer will create a story where they need money from the victim or need travel expenses covered to visit the victim. The scammer may also send a check to the victim to deposit or send a package on behalf of the scammer. However, the victim may be unknowingly participating in money laundering or shipping stolen merchandise. Scammers are also using social media to add credibility to their characters.

Source: United States Senate Special Committee on Aging (2019). Fighting Fraud: Senate Aging Committee Identified Top 10 Scams Targeting Our Nation's Seniors.

3. **Telemarketing/Robocall Scams:** The phone is still scammers' favorite weapon of choice when targeting older adults, and perhaps the most prevalent scam involves fake telemarketing calls. With no face-to-face interaction and no paper trail, these scams are incredibly hard to trace. Once a successful deal has been made, the buyer's name may then be shared with similar scammers looking for easy targets, sometimes defrauding the same person repeatedly. In 2003, Congress created the National Do Not Call Registry to prevent telemarketers from calling all day. However, telemarketers have developed robocalls to get around the registry.

Robocalls include prerecorded messages that are activated when an individual picks up the phone. The most common robocalls are IRS impersonation scams, where scammers will modify how their numbers appear on caller ID to make it look like the IRS is calling — a tactic called spoofing. During these calls, scammers will accuse the individual of owing back taxes and penalties and threaten retaliatory action if the individual does not pay immediately.

Source: United States Senate Special Committee on Aging (2019). Fighting Fraud: Senate Aging Committee Identified Top 10 Scams Targeting Our Nation's Seniors.

- 4. Investment Schemes:** From Ponzi schemes like the one made famous by Bernie Madoff (who defrauded thousands of people, including celebrities, out of billions of dollars) to emails from a fabled Nigerian prince looking for a partner to claim his inheritance money to complex financial products that many economists do not even understand, investment schemes have long been a successful method to take advantage of older adults. Remember: If it sounds too good to be true, it probably is!
- 5. Tech Support/Internet Fraud:** Internet scams are a dime a dozen, but they could cost you dearly if you aren't careful. Pop-up windows that simulate virus-scanning software fool victims into either downloading a fake antivirus program or an actual virus that will allow the scammer to access the user's information on the computer. Scammers may also call you and claim to be from a well-known company or tech support. They will try to sell you antivirus protection programs and ask for a credit card number. They may also ask for your computer password to gain access to your computer. Once in, they can install malware that provides long-term access to your personal and financial information on your computer.
- 6. Spousal Death/Funeral Scams:** Unfortunately, scammers see tragedy as an opportunity to hurt rather than help. And there are two common types of scams they employ to exploit older adults dealing with the death of a spouse or loved one. In the first approach, scammers read obituaries and then call or attend the funeral to take advantage of the widow or widower. The scammer will claim the deceased had an outstanding debt that must be paid. In the other approach, funeral homes will add unnecessary charges to the bill for individuals or families who seem unaware of the costs associated with funeral services. The funeral home may also use hard-pressure tactics on the family to pay for more expensive services than are necessary.
- 7. Medicare/Medicaid Fraud:** Most older adults age 65+ qualify for Medicare and can enroll in a variety of Medicare plans, such as Medicare Advantage plans, Medicare prescription drug plans, or Medicare supplement plans. Scammers will prey on those who may need assistance with Medicare and Medicaid coverage by posing as health insurance agents. In this role, scammers will ask older adults to provide their personal and financial information over the phone. Once obtained, scammers will then use that information to create accounts and apply for credit cards.

- 8. Home Repair/Contractor Scams:** Knock, knock. Who's there? A scammer. Scammers will drive around neighborhoods seeking homes that may need repairs and are occupied by older adults. Once the victim has been targeted, the scammer will approach the home and provide an affordable quote for the proposed work. Once the victim agrees to the job, the scammer instructs them to pay for the work either in cash or a check written to the scammer. However, the scammer will either not complete the work or provide sloppy repairs. And it is often impossible to locate them afterward to right the wrong.
- 9. Sweepstakes and Lottery Scams:** Everyone dreams of winning it big, but you may find yourself in the very real nightmare of losing big if it turns out to be a scam. Typically, scammers will inform an older adult that they have won the lottery or a sweepstakes of some kind but need to make a payment to unlock the prize. Often, older adults will receive a check that they can deposit in their bank account, knowing that while it shows up in their account immediately, it will take a few days before the (fake) check is rejected. During that time, the scammers will quickly collect money for supposed fees or taxes on the prize, while the victim has the "prize money" removed from his or her bank account as soon as the check bounces.

Over the past few years, a growing number of sweepstakes scams have originated from Jamaica where scammers will call from an area code "876," which is the country code for Jamaica. The scammers will tell the victim that they have won a new car or the lottery and must send hundreds of dollars through a prepaid debit card, money order, or wire transfer to claim the prize.



The scammers use “lead lists” to identify their victims, which also include satellite images of the victim’s home and neighborhoods. The scammers will also track past victims to identify their new homes if they have moved and re-establish contact with the victim. Recent estimates say Jamaican scammers made approximately 30,000 phone calls and have stolen \$300 million annually.

Source: United States Senate Special Committee on Aging (2019). Fighting Fraud: Senate Aging Committee Identified Top 10 Scams Targeting Our Nation’s Seniors.

- 10. The Grandparent Scam:** The grandparent scam is so simple and underhanded because it uses one of older adults’ most reliable assets: their hearts. Scammers will place a call to an older adult posing as a grandchild. They may say, “Hi, Grandma. Do you know who this is?” When the unsuspecting grandparent guesses the name of the grandchild the scammer most sounds like, the scammer has established a fake identity and will usually ask for money to solve some unexpected financial problem. They typically ask to be paid via Western Union or MoneyGram, through a friend, or by some other odd payment method.

While the sums from such a scam are likely to be in the hundreds, the very fact that no research is needed makes this a scam that can be perpetrated over and over at very little cost to the scammer. After the scammer has received the money, they will not return the victim’s call stating that they did not receive the legal fees. The frequency of these scams has been increasing over the past few years. In 2017, the Federal Trade Commission received approximately 18,912 complaints, and over a 2-year period (2012–2014), there was a reported \$42 million in losses.

Source: United States Senate Special Committee on Aging (2019). Fighting Fraud: Senate Aging Committee Identified Top 10 Scams Targeting Our Nation’s Seniors.

- 11. Employment Scams:** Whether looking to keep their minds or bodies active during retirement or to bolster their finances on limited incomes, many older adults are in the market for a job. And scammers try to take advantage of older adults seeking work in several ways. They may promote easy work-from-home jobs and tell you that all you need to do is pay for training or a starter kit. It’s only after you pay that you find out there is no real job. In 2020, the Federal Trade Commission identified a similar scam on LinkedIn in which fake companies would send offers for a high-paying job. The catch? You would first have to send a large deposit to secure the interview. Some scammers are also posting jobs in an effort to gain your personal information after they pretend to hire you. This

is one of the ways scammers use their oldest trick in the book—“phishing” for information.

Because their emails, text messages, voicemail messages, and even voice calls are not authenticated and can't be traced, they feel freedom to mimic trusted brands, including potential employers, in their communications. Sophisticated scammers are very skilled at creating spoof email templates and websites, like companies you may visit for a job, that are almost indistinguishable from the real thing, right down to how the website address appears. You may think you're receiving a credible message from an employer, and if you're not paying close attention, you might not notice the trickery until it's too late. That's why knowing how to spot phishing communications is the first step in keeping sensitive personal information safe from thieves. Some telltale signs of a phishing email or text message include:

- Offers that seem too good to be true
- High-pressure sales pitches that stress urgency
- Alerts that there's a problem with your account (e.g., suspicious activity or outdated payment information)
- Shortened or misspelled links
- Emails that don't address you by name
- Messages with poor grammar and spelling
- Direct requests or demands for payment
- Requests to confirm personal information

12. COVID-19 Scams: Last but certainly not least, scammers saw the COVID-19 pandemic and all its repercussions as an opportunity to pounce. By June 2021, the Federal Trade Commission had already logged more than 500,000 consumer complaints related to COVID-19 and stimulus payments. And 73% of those complaints involved fraud and identity theft. Examples of COVID-19 scams include companies fraudulently selling so-called miracle cures, but these products are not backed by medical evidence, are not FDA approved, and could cause more harm. Likewise, scammers may call older people to offer vaccination in exchange for money or personal information, so keep in mind you can get vaccinated against COVID-19 at no cost, without providing your banking information, and from a variety of reputable sources. There have also been reports of older adults being offered free COVID-19 tests or supplies from people claiming to be from Medicare or the Department of Health and Human Services. These scammers then use the victim's Medicare information to submit false health care claims.

Tips to Avoid Scams

Slides 11–23 • 5 Minutes

Tips to Avoid Tech Support/Internet Fraud

Slide 16

- Never give out your password or security information to a third party who is calling you unsolicited.
- If you have concerns about a slow-running computer, errors, or antivirus software, simply contact the tech support number on your software package.
- Sometimes there are local computer tech companies in your area that can help. Contact the Better Business Bureau ([bbb.org](https://www.bbb.org)) for a few trusted tech support business names you can contact for quotes.

Tips to Avoid Spousal Death/Funeral Scams

Slide 17

- Never agree to anything over the phone until you've had a chance to read it in writing.
- Never agree to pressure sales. Get everything in writing; take it home and review it first.
- Check out the business with the Better Business Bureau. If someone states they represent an organization that your loved one did business with, tell them to send it to you in writing for review.

Tips to Avoid Medicare/Medicaid Fraud

Slide 18

- Ignore phone calls and emails asking you to provide personal or financial information.
- If you are concerned about a phone call or email stating you need to update information, call the agency back at a telephone number that you have confirmed. Never call back on a number provided on voicemail unless you have verified it.
- Never click a link or respond to an email asking for your personal or financial information.

- Protect your Medicare number as you do your credit card numbers, and do not allow anyone else to use it.
- Be wary of salespeople trying to sell you something they claim will be paid for by Medicare.
- Review your Medicare statements to ensure you have actually received the services billed. Report suspicious activities to 1-800-MEDICARE.

Tips to Avoid Home Repair/Contractor Scams

Slide 19

- Never do business with someone who just shows up at your door.
- Never pay up front for the whole job; wait until all work is complete and inspected.
- If you would like to pursue an offer, get the name, telephone number, and physical location of the company and tell them you will call them back, even if they urge you to do business now. Then check them out with Better Business Bureau.
- Get it in writing. Never move forward with a contractor without a contract.
- Call the Better Business Bureau at 804-648-0016 or go online at [bbb.org](https://www.bbb.org) to look up the business.

Tips to Avoid Sweepstakes/Lottery Scams

Slide 20

- Legitimate lotteries/sweepstakes take the taxes and other fees out of any winning before you receive it.
- You can't win if you did not play.
- U.S. citizens can't play and win foreign lotteries. It is illegal.

Tips to Avoid Grandparent Scams

Slide 21

- Hang up and call your grandchild or parent of the grandchild from a number you know.

- If you feel compelled to listen and are worried this may be real, start asking the caller personal questions to confirm their identity. You could ask questions like, “What is your sister’s name?” or “What’s your great aunt’s name?” Ask questions that a scammer would not be able to answer.
- Some families will also set up a password that only they know. In times like this, you can ask the caller for the family password.



Protecting Yourself and Your Loved Ones

Slides 24–31 • 9 minutes

Protecting Your Identity

Slide 25 • 1 minute

Make the connection between financial scams and identity theft. The most common motivation for an identity thief is to ultimately gain access to banking or other accounts, lines of credit, and other financial resources. When pumping gas, do not use the PIN of your debit card; instead, use the card as credit. Scammers have been known to set up devices on or near the pump to steal personal identification numbers, making it easy to steal your cash. Never leave mail in the mailbox for long periods of time, as this leaves you open for identity theft.

Common Methods of Identity Theft

Slide 26 • 1 minute

Review information on the slide and be sure to mention that these are not the only ways identity is stolen. Identity thieves are always finding new ways to get personal information.

Ways to Protect Your Identity

Slide 27 • 1 minute

Review tips and emphasize that identity thieves are always coming up with new methods to steal your information. Be cautious and protective of your personal information wherever it is being used or written down.

If You Suspect You Are a Victim of Identity Theft

Slide 28 • 1 minute

Review the information on the slide. Emphasize that if they suspect they are a victim of identity theft, time is of the essence. They need to report it as quickly as possible.

Top 8 Ways to Protect Yourself

Slide 29 • 2 minutes

1. Be aware that you are at risk from both strangers and the people closest to you.
2. Do not isolate yourself. Stay involved with family, friends, and community activities.
3. Always tell salespeople who come to your door or call you on the phone: "I never buy from or give to anyone who calls or visits me unannounced. Please send me your information in writing."
4. Shred all documents that show your credit card number.
5. Sign up for the National Do Not Call Registry ([DoNotCall.gov](https://www.donotcall.gov)) to reduce the number of telemarketers calling. You can also take yourself off multiple mailing lists.
6. Use direct deposit for benefits checks to prevent checks from being stolen in the mail.

7. Never give your credit card, banking, Social Security, Medicare, or personal information over the phone unless you initiated the call to a verified number.
8. Be skeptical of all unrequested offers, and thoroughly do your research if you are seeking any type of services. Also, be sure to get references when possible.

The audience can take steps to protect themselves and reduce their risk of elder financial abuse starting today by:

- Being aware of the risk of elder financial abuse.
- Staying active and involved with others throughout their lives.
- Including safeguards in their durable powers of attorney to help prevent those being misused by their named agent.
- Refusing to engage with anyone who calls or comes to the door selling anything or asking for donations. Neighborhood children they know selling Girl Scout cookies or school fundraising items may be the exception, but a good rule of thumb is to never donate if it requires you to write your credit card information on any forms.
- Using direct deposit to ensure that checks go right into their accounts and are protected. Clever scammers and loved ones have been known to steal benefits checks right out of mailboxes or from older adult's homes if they are laying around.
- Only using phone numbers listed on the statement accounts, not any numbers given to you by callers to verify that those agencies did not contact you.

Protect Your Loved Ones: Know the Signs

Slide 30 • 2 Minutes

Go over the items on the slide, which may indicate financial or other types of abuse. Point out that some of the changes listed below may indicate other problems, such as the onset of dementia, so a careful assessment is required.

- Unusual recent changes in personal accounts, including atypical withdrawals, new individual(s) added, or sudden use of older adult's debit or credit card
- Older adult suddenly seems confused, unkempt, or fearful
- Caregiver not allowing others access to the older adult

- Piled up sweepstake mailings, magazine subscriptions, or “free gifts”, indicating their name has been added to a “sucker list”

Ask if anyone in the group has had experiences with friends or family in these types of situations. Did they know what to do or where to report the abuse?

Next Steps for Victims of Financial Fraud

Slide 31 • 1 Minute

Tell the attendees that help is available for elder abuse victims. Every state operates an Adult Protective Services (APS) program, which is responsible for receiving and investigating reports of elder abuse, neglect, and financial exploitation. In most states, it also covers the abuse of younger adults with disabilities.

APS is the “911” for elder abuse. Anyone who suspects elder abuse, neglect, or financial exploitation should make a report. The reporter’s identity is protected. APS services are confidential, so the reporter may not be able to learn the outcome of the case. APS respects the right of older adults to make their own decisions and to live their lives on their own terms. In cases of cognitive impairment, however, APS will take steps to protect the older adult to the degree possible.

- Don’t be afraid or embarrassed to talk about it—waiting can only make it worse.
- Immediately:
 - Call banks and credit card companies.
 - Cancel any debit or credit cards linked to the stolen account. Reset personal identification (PIN) numbers.

Contact legal services and APS. To find your local offices, call the Eldercare Locator toll free at 800-677-1116 weekdays from 9 a.m. to 8 p.m.

Refer attendees to the participant handbook for additional tips, information, and resources.

Resources

Administration for Community Living’s Legal Services for Older Americans Program

acl.gov/Programs/Legal-Help/Legal-Services-Elderly-Program

Better Business Bureau Resources for Older Adults
804-780-2222

bbb.org/All/Older-Adult-Resources

Consumer Financial Protection Bureau

ConsumerFinance.gov/Consumer-Tools/Educator-Tools/Resources-for-Older-Adults/

National Center on Elder Abuse

ncea.acl.gov

National Center on Law and Elder Rights

ncler.acl.gov

Senior Medicare Patrol

smpResource.org

Social Security Fraud Reporting

800-269-0271

oig.ssa.gov

Adult Protective Services Locator by State

ncea.acl.gov/Resources/State.aspx

Thank You!

Slide 32 • 30 Seconds

Thank the attendees for participating. Ask them to be alert for signs of financial scams for themselves and any older friends or relatives, and remind them that although they are at risk, there is much they can do to protect themselves.

Questions And Answers

10 Minutes

Ask attendees if they have any questions about the material presented.

Notes

