Protecting Your Aging Parent From Scams

Official Resources Every Family Caregiver Should Know

Scammers are becoming more sophisticated every year, and older adults are often targeted because they may be more trusting, live alone, answer unknown phone calls, or have accumulated savings over a lifetime.

The good news is that there are trusted, free resources that can help you prevent scams, recognize warning signs, and know exactly what to do if your parent becomes a victim.

Keep this guide somewhere you can easily find it and share it with other family members involved in your parent's care.

1. National Elder Fraud Hotline

What it is

The National Elder Fraud Hotline is a free service funded by the U.S. Department of Justice through the Office for Victims of Crime. It provides support to adults age 60 and older who have experienced financial fraud or scams.

How it can help

- Explain what steps to take after a scam
- Help you understand your reporting options
- Connect you with local agencies and victim assistance programs
- Provide guidance based on your specific situation

Who should call

Adults age 60 or older who have experienced fraud, or caregivers calling on their behalf.

Phone
1-833-FRAUD-11
(1-833-372-8311)

Official Website
https://ovc.ojp.gov/program/stop-elder-fraud

2. **AARP Fraud Watch Network**

What it is

The AARP Fraud Watch Network is a free educational resource available to everyone not just AARP members. It provides current scam alerts, educational materials, and support for people affected by fraud.

How it can help

• Learn about the latest scams
• Read prevention tips
• Speak with trained fraud specialists
• Access support after a scam
• Receive scam alerts

Official Website

https://www.aarp.org/money/scams-fraud/

3**. Federal Trade Commission (FTC)**

What it is

The Federal Trade Commission is the primary federal agency that collects reports of fraud and identity theft.

Reporting scams helps investigators identify trends and protect others.

Use the FTC to

• Report fraud
• Report identity theft
•

4. FBI Internet Crime Complaint Center (IC3)

What it is

The FBI's Internet Crime Complaint Center collects reports involving online crimes.

This includes scams involving:

• Email
• Social media
• Online shopping
• Romance scams
• Cryptocurrency
• Tech support scams

If money was lost through an online scam, filing a report may assist law enforcement investigations.

Official Website

https://www.ic3.gov

Learn about current scams
• Find recovery guidance

Report Fraud

https://reportfraud.ftc.gov

Consumer Education

https://consumer.ftc.gov

5. Credit Freezes

What it is

A credit freeze prevents new credit accounts from being opened in your parent's name without authorization.

This is one of the most effective ways to reduce identity theft.

A credit freeze is free.

You'll need to place a freeze with each of the three major credit bureaus.

Equifax

https://www.equifax.com

Experian

https://www.experian.com

TransUnion

https://www.transunion.com

6. USPS Informed Delivery

What it is

USPS Informed Delivery emails you images of incoming mail before it arrives.

This can help you notice:

• Missing checks
• Missing financial statements
• Identity theft
• Mail theft

It is a free service offered by the U.S. Postal Service.

Official Website

https://www.usps.com/manage/informed-delivery.htm

7. National Do Not Call Registry

What it is

The National Do Not Call Registry allows consumers to reduce legitimate telemarketing calls.

While scammers often ignore the registry, reducing legitimate calls can make suspicious calls easier to recognize.

Official Website

https://www.donotcall.gov

8. Add a Trusted Contact Person

Many banks and investment companies allow customers to name a Trusted Contact Person.

A Trusted Contact:

- Cannot access your parent's money
- Cannot make financial decisions
- Cannot withdraw funds

However, if the bank notices unusual activity or suspects financial exploitation, they may contact the Trusted Contact to help protect the account holder.

Ask your parent's bank, brokerage, or financial advisor if this option is available.

9. Protect Medicare From Fraud

Medicare fraud affects thousands of older adults every year.

Encourage your parent to:

- Review Medicare Summary Notices regularly
- Report services they never received
- Never give their Medicare number to unsolicited callers
- Be cautious of offers for "free" medical equipment or genetic testing

Learn more or report suspected Medicare fraud through the Senior Medicare Patrol (SMP) program.

Official Website

https://www.smpresource.org

10. Social Security Scam Awareness

The Social Security Administration will never:

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Threaten arrest
• Suspend your Social Security number
• Demand payment with gift cards, cryptocurrency, or wire transfers
• Pressure you to act immediately

Learn how to recognize Social Security scams.

Official Website

https://www.ssa.gov/scam

Common Scam Warning Signs

Be cautious if someone:

• Creates a sense of urgency
• Tells your parent to keep the conversation secret
• Requests payment by gift card
• Requests payment by cryptocurrency
• Requests a wire transfer
• Asks for passwords or security codes
• Claims a prize has been won but asks for fees first
• Requests remote access to a computer or smartphone
• Pretends to be Medicare, Social Security, a bank, Amazon, or a family member in distress

When in doubt:

STOP.
VERIFY.
CALL A TRUSTED FAMILY MEMBER.

Prevention Tips

✓ Encourage your parent to let unknown calls go to voicemail.

✓ Set up account alerts through their bank.

✓ Review financial statements regularly.

✓ Freeze credit if identity theft is a concern.

✓ Add a Trusted Contact Person when available.

✓ Create a family rule that no money is ever sent without first speaking to a trusted family member.

✓ Keep this guide somewhere easy to find.

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