

Top Scams Targeting Seniors

Seniors are often targeted by scammers because they're seen as trusting, polite, and sometimes less familiar with fast-changing technology. The good news is that knowing the warning signs can stop these scams before they cause harm.

1. 📞 The Grandparent Scam

How it works:

A scammer pretends to be your grandchild or a relative in trouble, saying they need urgent money for bail, hospital bills, or travel.

Red flags:

They tell you *not* to call anyone else or they ask for payment through gift cards, wire transfers, or cryptocurrency.

How to stay safe:

Hang up and call your grandchild or family member directly using a number you already have.

2. 💻 Tech Support Scams

How it works:

You get a phone call or pop-up saying your computer has a virus. The scammer offers to “fix” it for a fee — and may try to get remote access.

Red flags:

Unknown tech calls or demands for payment before service, or requests to install remote access software

How to stay safe:

Never give remote access unless you started the request with a trusted company.

3. 🏦 Bank or Government Impersonation

How it works:

You receive a call, text, or email claiming to be from your bank, Medicare, Social Security, or the IRS, asking for personal details.

Red flags:

Threats of account closure, arrest, or loss of benefits or asking for full Social Security number or passwords

How to stay safe:

Hang up and call the official number on your statement or their official website.

4. ❤️ Romance Scams**How it works:**

A scammer builds an online relationship and then asks for money for emergencies, travel, or investments.

Red flags:

They avoid meeting in person, ask for secrecy, or requests for money keep increasing

How to stay safe:

Never send money to someone you haven't met in person and verified.

5. 🎁 Prize and Lottery Scams**How it works:**

You're told you've won a prize — but must pay taxes or fees before collecting it.

Red flags:

"You've won!" but you never entered a contest with urgent deadlines to claim the prize
Requests for payment via gift cards or wire

How to stay safe:

Real prizes are free. If you have to pay, it's a scam.

✅ Final Tip

Trust your gut. If something feels off — even a little — pause and double-check before responding. Scammers rely on rushing and pressuring you.