



A Quick Guide To Help Prevent Senior Citizen Scams

By: Wade Richmond
Founder & CEO, CISO ToGo, LLC

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Introduction –

Several years ago, now, my favorite uncle was diagnosed and suffered from dementia and Alzheimer's – eventually passing from the disease. During that time, however, it became necessary for me to become his “legal guardian”. Among the many challenges that I needed to take care of for him, was to untangle and make sense of the financial mess that his life had become – due in part, at least, to scammers asking for (and receiving) LOTS of money from him.

You see, scammers do not discriminate. They are constantly looking for easy prey and have no heartache scamming Seniors out of their entire life savings. So, I've pulled this together and have intentionally tried to keep it short, simple, and to the point to make it easy to share with anyone.

With that said, here you go – and please feel free to share this with any Senior in your life who might benefit ...

“Better Safe Than Sorry!” – A Few Simple Rules To Remember:

Rule #1 - If it is too good to be true, it probably is!

There are scammers that actually go to work every day, sit in a cubicle and try to scam people (believe it or not) – and they are very good at what they do! So, if you think you stumbled across an amazing deal online, remember if it is too good to be true, it probably is. Don't click on the link, signup, purchase, or share personal information. Instead, manually type the address of the official websites and try to avoid purchasing from brands you don't know.

Rule #2 - What? Who is this?

No matter what, if you get an unexpected phone call never give any personal information. Hang up the phone. do some research, and then call the official phone number of the organization that supposedly tried to reach you to inquire if it was legitimate.

Rule #3 - So, you are saying it is urgent...

There is no time-bomb ticking! If your bank is calling you, they won't pressure you to do anything. The same goes for any government agency, tech support, lottery, or even your grandchild. Whatever it is, it can wait until you do some research and verify the authenticity of the request.

Rule # 4 - Heck Yes, Free Gift Cards

Gift cards cannot be used to pay court fines, taxes, or medicine. Government entities NEVER call people and demand payment; they tend to send a certified letter for those purposes.

A Few Common Scams To Be Aware Of:

Warning! Your computer is infected.

If any antivirus popup shows up urging you to call Microsoft, it's a scam! Don't click on any link or call any number, just close the browser.

Billy, is that you?

If your grandchild or any other family member calls and asks you to wire money immediately because they are in trouble, it's probably a scam. Especially if they ask you to not tell mom and dad. You can verify if it is actually them by asking a personal question, like what's your aunt's name.

Look out for your new Medicare card!

No official organization will call you and ask for your Medicare/Medicaid ID or any personal information. Scammers may pose as medical insurers and threaten to cancel your insurance if you don't share information from the new card or request payment for the new Medicare.

The Miracle Cure!

Scammers may call and promise products for a long and fruitful life. This includes advanced cures, anti-cancer products, physical condition enhancements, etc., always consult with your physician and only purchase from official stores.

Congratulations! You are a winner!

The catch is, in order to receive your prize you will need to send money for taxes, shipping, or processing fees. If anyone asks you to provide them with something so that they can then provide you with something, it's a scam – just hang up the phone, or delete the email.

Knock, knock! Who's there?

Don't do business with anyone that just shows up at your door, and never pay in advance - always wait until all the work is complete.

Lastly

It's important we all talk to our parents ... explain that these types of scams are common, and if the call is unexpected then question it. Remind them that in this time and age, besides friends and family, the chances of someone calling with an urgent message is slim to none.

The Bottom Line:

All of us (ALL of us!) can fall victim to some unscrupulous scammer ... so, while it is nothing to be ashamed of, it is something that we need to all be on the lookout for. The fact is, whether or not you are able take care of your own finances has nothing to do with the likelihood of getting scammed. Even banks are getting hacked, so if you got scammed or something doesn't feel right, report it immediately. You can do so by calling the **Better Business Bureau's Senior Fraud Hotline: 804-780-2222** (their mission is to assist in recognizing and resisting fraudulent offerings and possible scams).