



Our mission is not only to provide assistance but also to provide education to protect. Scammers have been very active, and many people have fallen victim. Here are some red flags to keep in mind:

- Scammers target vulnerable, lonely people, especially older adults
- Scammers will read obituaries and contact the spouse and/or other relatives of the deceased. This can be for romance scams, grandparent scams, inheritance scams etc.
- Romance scams are gaining prevalence in this post-pandemic world. Many people have been utilizing the World Wide Web more frequently to maintain social distancing. This has opened the door for romance scammers to swoop in and whisk a person off their feet. Remember to think with your head as well as your heart. Do not fall for the sweet talk and emergencies that require money to be wired. Stop and think before you act.
- Grandparent scams are common where the older adult is contacted and told their grandchild is in jail in another state and they need to send money (by wire, electronic currency, or money order) to bail them out. Many times, the grandparents are told not to call anyone and that they must send the money now to prevent any thing further happening to their grandchild.
- Scammers pretend to be from a known organization such as Social Security Administration, IRS, or Medicare. Often, they have some personal information, but may ask you to provide your Social Security Number or other information that they have not been able to get utilizing online searches. **DO NOT GIVE YOUR SOCIAL SECURITY NUMBER TO ANYONE OVER THE PHONE.** These agencies will not call you unless you have arranged a telephone meeting. All correspondence will be through the mail.
- If it is too good to be true, it probably is. If you receive correspondence that you have won cash or a prize but need to send a “fee” to receive it...DO NOT DO IT! This is a scam.
- Huge red flags for identifying a scam is when you are being highly pressured to act immediately, told not to tell anyone what you are doing, and instructed specifically how to transfer the funds. Most of the time gift cards, electronic fund transfers, and money orders are requested. One you transmit the funds or mail the money order the money is gone!
- If you think that someone is attempting to scam you. Stop and think about the situation before you do anything. Once the money is gone you cannot get it back in most cases. Follow the clues. Talk with someone about your suspicions. Report the scam attempt to one of the following:
 - Federal Trade Commission at ftc.gov
 - US Postal Inspector if scam if through the mail
 - PA Attorney General’s Office
 - Westmoreland County Area Agency on Aging at 724-830-4444 or 800-442-8000
 - Local or State Police

Feel free to contact the office of Laurel Area Faith in Action if you need to talk with someone concerning a potential scam.