

# Senior Scam & Safety Awareness

- Protecting Ourselves & Our Loved Ones

# Purpose

- Increase awareness of scams
- Learn how to protect ourselves
- Equip families to support seniors

**Awareness = Protection**



# Who Is Being Targeted

- Scammers are targeting **EVERYONE**
- Especially Seniors:
  - Trusting nature
  - Financial stability
  - Increased isolation



# Major Areas of Fraud

- **Government, Financial & Investment Institutions**
- **Housing & Real Estate**
- **Home Improvement / Construction**
- **Property Insurance**
- **Healthcare Insurance**
- **Technology & Online**
- **Grandparent & Family**  
**Emergency Scams**
- **Relationship-based scams**



# Government, Financial & Investment Institutions

- Pretend to be trusted officials
- Red flags: threats, urgency, payment requests
- Examples:
  - ☐ IRS call demanding payment
  - ☐ Fake Social Security suspension
  - ☐ Bank account 'compromised' call



# Housing and Real Estate

- Scammers may target homeowners, renters, and buyers—especially when large amounts of money or valuable property are involved.
  - Common Scams
    - Foreclosure & Mortgage Rescue Scams – Promises to save your home for an upfront fee
    - Fake Buyers or Renters – Fraudulent offers or checks involving your property
    - Deed & Title Fraud – Attempts to obtain or transfer ownership of your property
    - Property Tax Scams – Fake notices demanding immediate payment
    - Home Sale Scams – Pressure to sell your home quickly, often below its true value



# Construction & Home Repair Scams

- Scammers pose as contractors
  - Red flags: no license, upfront cash, no contract
- Verify license, get estimates, written contract



# Property Insurance Fraud Scams

- Scammers may target homeowners after storms, disasters, or property damage—when people are stressed and need repairs quickly.
- Common Scams
  - Fake Insurance Adjusters – Pretend to represent your insurance company
  - Fake Contractors – Offer to handle the insurance claim and repairs
  - Inflated Claims – Encourage you to exaggerate or report damage that didn't occur
  - Advance-Fee Scams – Demand money to “process” or guarantee your insurance claim
  - Policy Scams – Sell fake or unnecessary insurance coverage
- **RED FLAGS**
  - Unsolicited contact • Pressure to sign immediately • Requests for upfront cash • Promises of guaranteed payment • Asking you to exaggerate damage • Refusing to provide identification or documentation



# HEALTHCARE SCAMS

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- **Fake Medicare & Insurance Calls**
- **Fake Doctors, Pharmacies & Providers**
- **Medical Equipment Scams**
- **Fake Billing & Services**
- **Prescription Scams**
- **Identity Theft Using Health Information**

## RED FLAGS

- **Unsolicited calls or messages**
- **Requests for Medicare/insurance numbers**
- **“Free” medical equipment or services**
- **Pressure to act immediately**
- **Requests for payment or personal information**



# Technology and Online

- **Fake Tech Support & Security Alerts**
- **Phishing Emails & Texts**
- **Account Takeovers**
- **Fake Online Shopping Sites**
- **Remote Access Scams**

## **RED FLAGS**

**Unexpected pop-ups • Urgent warnings • Requests for passwords/codes •  
Links to click • Remote access  
requests • Payment demands**

**STOP • DON'T CLICK • DON'T CALL  
• DON'T GIVE ACCESS**

**KEY MESSAGE: When technology creates fear or  
urgency—STOP, THINK & VERIFY.**



# Grandparent & Family Emergency Scams

- Fake relative in distress
- Red flags: secrecy, urgency
- Examples:
  - Grandchild in jail needing bail
  - Accident requiring medical money
  - Stranded traveler asking for funds



# Romance Scams

- Build emotional trust: constant calls, text, compliments, and attention
- Red flags: moves relationship VERY quickly, avoids meeting in person, asks for money, and secrecy
- Every crisis requires **YOU** to solve it

**“A person who truly loves you will not pressure you to prove your love with money”**



# Scam Red Flags

- **Urgency**
- **Requests for money**
- **Asking for personal info**
- **Pressure to keep secrets**
- **Too good to be true offers**



# What To Do If Targeted

- Contact your financial institution(s) immediately
- Report to authorities – (Fraud Reporting Resource List available)
- Act quickly - CRITICAL



# Create a Family Safety Team

- **The Village Support:**
  - Assign roles: finances, medical, fraud awareness
  - Share observations regularly
  - Avoid overloading one caregiver
  - Team approach strengthens protection



# Keep It Respectful & Empowering

- Avoid controlling language
- Frame as teamwork
- Preserve dignity and independence
- We're looking out for each other



**“Support is not control. It’s teamwork, respect, and looking out for each other.”**

# Help Manage Finances Safely

- Review bills, bank statements, mail together
- Set fraud alerts on accounts
- Use direct deposit & automatic payments
- Rule: No money decisions without second opinion
- Be a financial partner, not a controller



**The goal is to support financial independence – not take over.  
Ask – listen – work together**

# Warning Signs of Exploitation

- Unusual withdrawals or financial changes
- New 'friends' asking for money
- Confusion about bills or appointments
- Missed medications or unsafe conditions
- Secrecy about calls or finances
- Trust instincts and investigate calmly



# Conclusion:

## Stay Alert • Stay Connected • Stay Protected

- Scammers target trust, emotions, fear, and urgency.
- Pause, verify, and never rush financial decisions.
- Families and communities play a critical role in protection.
  - Staying connected reduces isolation and fraud risk.
- Report suspicious activity quickly to financial institutions and authorities.
- Awareness, communication, and teamwork are our best defense.

*“Together, through awareness and communication, we can help protect ourselves, our families, and our communities.”*

(Personal Message From Me to You)

# **The World Has Changed We Must Rise to the Challenge**

- **We are not living in our parents' simpler time.**
- **Technology has placed us in a new world—one that requires us to be more cognizant, more alert, and more connected.**
- **We cannot afford to stand still.**
- **We must step up, stay informed, and look out for one another.**
- **The world has changed.**
- **Our responsibility to protect ourselves and our loved ones  
MUST change with it.**

