



# TIPS TO KEEP YOUR ELDERLY FAMILY MEMBERS SAFE FROM SCAMS



## **We all want to keep our elderly family members safe, right?**

Here are some easy ways to help them avoid those sneaky scams that can trick them out of their money or personal information.



### **Romance Scams**

Scammers create fake online profiles and form romantic relationships with elderly people, gaining their trust before requesting money for things like medical emergencies or travel expenses.

**How to avoid:** Encourage them to search images online (reverse image search) to verify the authenticity of the person's profile picture. Suggest a family rule that money should never be sent to anyone they haven't met in person and discuss the dangers of sharing too much personal information online. If they have doubts, they should ask a family member.

### **Text Message Scams**

Scammers mimic banks or delivery services, seeking personal information or urging them to click malicious links. They might say something's wrong with their bank account, offer a prize, or strike up a conversation.



**How to avoid:** Advise them to directly verify any alarming information by calling the institution's official number, not replying to the text. Avoid sharing personal information over text and never click links from unknown senders.

## Grandparent Scam

Scammers pretend to be a grandchild (or other young relative) in urgent need of money due to trouble or jail.



**How to avoid:** Encourage setting up a family password for emergencies, verifying the caller's identity by asking questions only the real grandchild would know, and making it a rule to confirm such emergency requests directly with another family member through a separate communication channel.

## Intimidation Scams



Scammers impersonate authorities like the IRS or utility companies, threatening legal action or service cut-offs unless an immediate payment is made.

**How to avoid:** Instruct them to hang up and contact the organization directly using official numbers from their website or documents. Emphasize that legitimate organizations will never demand immediate payment over the phone, especially via gift cards or wire transfers.

## Freebie Scams

This is when something is offered for free, but it's just a trick to get personal information or money.

Your loved one might receive a text, email, or call, claiming that they've won the lottery or a free sweepstakes.



**How to avoid:** Encourage skepticism towards any "free" offers and remind them that legitimate contests do not require payment or personal or banking information to claim prizes. Suggest a rule: if they didn't enter it, they didn't win it.