

National Child Safety Council

senior safe[®]

Cons & Scams

- On The Street
- On The Phone
- At Your Door



Presented by

**National Child
Safety Council**

and your local

**Law Enforcement
Department**



Cons & Scams



Don't be fooled

One of the most popular “weapons of choice” today is the telephone because it provides telemarketers an easy entrance to the home, and detection and prosecution are difficult.

Seniors are often targeted because they are naturally trusting and may find it hard to say no to a telemarketer.

Cons & Scams



Don't be fooled

Telemarketers may work for days or weeks setting up a victim for phone fraud by pretending to be a “friend,” even claiming they are in a similar situation.

They may use several voices to sound more legitimate.

They may use real company and charity names, but don't be fooled.

They shouldn't be confused with reputable organizations.

Cons & Scams



Don't be fooled

Telemarketers called “list brokers” sell their lists to each other.

These lists may include people who have innocently filled out a sweepstakes entry or contest form.

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Don't be fooled

- **75% of those victims are senior adults.**
- **70% of seniors are targeted by telemarketers.**
- **\$40 billion is made every year from telemarketing phone scams.**

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Con Games & Scams

- 1. Business Schemes:** Mail order “Work-at-home” jobs *usually cost more than you profit.*
- 2. Home Repairs:** “Free inspections or estimates” *that have hidden costs on repairs that do not exist.*
- 3. Utility Inspector:** False accusation of “breaking utility regulations” and offers to find a quick fix *when there is really nothing wrong.*
- 4. Insurance Fraud:** Policies offering “low rates with big benefits.” *If it seems too good to be true, it probably is.*

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Con Games & Scams

- 5. Medical Fraud/Miracle Cures:** “Quick fixes” that may not be medically sound. *Consult with a doctor.*
- 6. Property Scams:** Fictitious “investment deals.” *Check out the property/owner before purchasing.*
- 7. Phony Charities:** Solicitations from groups pretending to be a charity, real or otherwise. *Make your own contacts to donate.*
- 8. Debt Consolidation:** Services offering to consolidate bills *with hidden high interest rates.*

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Con Games & Scams

9. Bank Scams: You're asked to withdraw money to help with an undercover investigation. *The money becomes "evidence" that is not returned.*

10. Investment Scams/Pyramid Schemes: "Get Rich" offers that promise little or no risk. *Have your attorney check out any investment.*

11. Free Prize Offers: "A prize" for your credit card number, after a purchase, or for attending a sales pitch, *usually costs more than the prize.*

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Con Games & Scams

- 12. Vacation Packages:** “Low-cost trips” that never take place or have hidden expenses.
- 13. Foreign/Domestic Lottery Schemes:** You’re told that you’ve inherited or won a large sum of money. *Consult with an attorney. Foreign lotteries are illegal in the U.S.*

If you’ve already fallen for one scam, you may be on a list of “easy targets.”

Cons & Scams



Don't fall for these:

1. "You must pay to win."
2. "You must decide NOW."
3. "We need your credit card number."
4. "You must pay now."

(Cashier's check, money order wired, or personally picked up)

Cons & Scams



Don't fall for these:

5. **“Do not tell anyone, say you need the money for a family emergency.”**
(So others will not be alerted.)
6. **“The initial investment will be well worth the risk” or “You’ll regret it later if you don’t.”**
7. **“We do not provide written information or references.”**

Cons & Scams



Don't fall for these:

8. "You're stupid if you don't do this." (*Humiliation and putdowns used to change your mind.*)
9. "The promise or prize is in the mail." (*But is never delivered.*)

**Con artists
are skilled liars
who want your money.**

Cons & Scams



Protect Yourself

Financial Investments

- **Discuss financial decisions with someone you trust.**
- **Investigate before investing. Check it out by asking for local references.**
- **Never sign a contract without having someone you trust read it first.**
- **Never wire money or send cash by messenger or mail.**
- **Never authorize bank drafts.**

Cons & Scams



Protect Yourself

Repair Work

- Only contact well-established, reputable repairmen/companies.
- Never allow a repair person to fix anything without your prior approval.
- Get estimates and referrals.
- Follow-up on references.
- Have someone you trust look over the agreement.

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Protect Yourself

Personal Accounts

- ✓ Follow up on any unpaid bills accrued by a deceased spouse. They may not be real.
- ✓ If your Social Security number is on your driver's license or checks, have it removed.
- ✓ Avoid having bank debit cards. Stealing from them is easy.
- ✓ Contact the charities where you want to donate. *(Telemarketing firms representing organizations keep most of the money collected.)*

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Protect Yourself

Financial Windfalls

- ✓ Be leery of “official-looking” ads or sweepstakes that you receive in the mail.
- ✓ Never agree to pay for something “free.”
- ✓ Beware of testimonials that you can’t check out. (*Contacts can be fake.*)
- ✓ Ask about refund policies.
- ✓ Avoid calling 900 numbers. They are not toll-free and there are usually hidden fees.

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Avoid Scams

1. Do not talk to telemarketers.

a. Use an answering machine.

Telemarketers usually won't leave a message.

b. Get Caller I.D. Only answer calls from phone numbers that you recognize.

c. Hang up if there is a long hesitation before someone responds.

Telemarketers make several calls at a time and talk to the first person who answers.

d. If you are not interested, hang up.

Cons & Scams



Avoid Scams

2. If you do talk to them, trust your instincts.

a. Never give out personal information:

- credit card numbers
- bank ID numbers
- driver's license number
- Social Security number

(It's illegal for telemarketers to ask for this information to claim a prize or gift.)

b. Ask the state or federal agencies where the company is registered or regulated.

Cons & Scams



Avoid Scams

- c. **Get it in writing.** If the offer sounds “too good to be true,” it probably is. Don’t be pressured.
- d. **Ask to be put on Do-Not-Call lists.**
- e. **Keep a call log.** Note dates and times you’ve received calls when you’d requested to not be called.

**99% of these criminals
get caught committing another crime.**

Cons & Scams



If you are a victim

Report fraud to local law enforcement, the Better Business Bureau, or your local consumer protection office.

**National Consumers League
Fraud Information Center**

1-800-876-7060

www.fraud.org/

**National Association of
Attorneys General**

www.naag.org/features/fraud.cfm

Federal Consumer Information Center

www.pueblo.gsa.gov

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National Child Safety Council has developed senior safe[®] materials geared specifically to the needs of today's active Senior.

The senior safe[®] materials make it easy for law enforcement departments or other community groups to present vital information for daily living and safeguarding lives to a group of Seniors in any setting.

For a complete list of NCSC senior safe[®] materials and other programs, visit www.nationalchildsafetycouncil.org or call 1-800-327-5107.



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