Elder abuse

All states have laws to protect older people from abuse. However, state adult protective services laws vary widely on the abusive situations they cover. To find the best way to report senior abuse of any kind, start with a call to adult protective services. To find your closest agency, call the Eldercare Locator at 800-677-1116 or visit the National Center on Elder Abuse website (www.ncea.aoa.gov).

Helpful resources

AARP
www.aarp.org
News and tips on many scams that target seniors.

THE FEDERAL TRADE COMMISSION (FTC)
www.ftc.gov, 877-382-4357
Free information to help you spot and prevent fraudulent and deceptive business practices.

NATIONAL DO NOT CALL REGISTRY
www.donotcall.gov, 888-382-1222
Block telemarketing calls from your landline and cell phone numbers.

THE NATIONAL FRAUD INFORMATION CENTER
www.fraud.org
Tips to help you recognize fraud, and an online form to file a complaint.

BEFTER BUSINESS BUREAU (BBB)
www.bbb.org
Visit the site to find your local BBB office, read its scam tips and check out charities before you give.

THE NATIONAL CENTER ON ELDER ABUSE
www.ncea.aoa.gov
Resources on elder abuse, neglect and exploitation.

SECURITIES AND EXCHANGE COMMISSION (SEC)
www.sec.gov, 800-SEC-0330
File an individual complaint or provide tips on potential securities law violations.

Protect yourself from scams

- Don't be afraid to say no.
- You don't have to talk to telemarketers—hang up if you are uncomfortable or you don't trust the caller.
- Don't give in to high-pressure sales tactics.
- Call the police if you feel threatened.
- Don't reveal your credit card, bank account or Social Security numbers to unfamiliar companies or people.
- Do your own research on charities and other solicitors.
- It's your money—never be afraid to ask where it's going.
- Before you invest, do your homework, because you can lose money even on legitimate investments.
- Get the details of all deals in writing.
- If it sounds too good to be true, it probably is.

Senior SCAMS

Just say NO!

Consumer Action
www.consumer-action.org
Contact our Hotline:
www.consumer-action.org/hotline/complaint_form
415-777-9635
Chinese, English and Spanish spoken

MoneyWIsE
A CONSUMER ACTION AND CAPITAL ONE PARTNERSHIP

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Everyone must be on guard against scams, but seniors can be more vulnerable to fraud. Some seniors are trusting and willing to believe what people tell them. Many crooks—and even friends and family members—take advantage of the good nature of seniors to cheat them.

According to a 2011 report by MetLife, the annual financial loss by victims of elder financial abuse is estimated to be at least $2.9 billion.

**Crooked schemes and scams**

**Crooked schemes and scams**

**Home improvement scams.** Door-to-door con artists pressure and even intimidate homeowners by telling them that they need urgent home improvements such as driveway paving, roofing or siding repair. Then they perform shoddy work or fail to finish, but still try to collect money, even demanding more than agreed and threatening to foreclose on the home.

**FIGHT BACK:** Never volunteer information to someone who calls you on the phone. Hang up on them if you don't recognize the caller. If you call someone who you think is a friend or relative, then the caller claims to be in jail or in desperate need of cash. Many people have been tricked into wiring money to a stranger.

**FIGHT BACK:** Always review your bill when it arrives and cancel your credit card issuer immediately if you see any charges you didn't authorize. Before you throw away old credit card statements, shred them so that thieves won't get your account numbers. Identity theft. A crook steals personal information, such as your name, Social Security number, birth date or mother's maiden name, to establish credit, take over your financial accounts and run up debts in your name.

**FIGHT BACK:** Legally, victims of ID theft are not responsible for lost money when crooks make unauthorized use of their credit information—but it can be difficult for people to prove that fraud occurred. Get free copies of your credit reports each year by calling 877-322-8228 or visiting www.annualcreditreport.com. Check your reports to make sure no one else has been using your credit. Visit the Federal Trade Commission's identity theft website (www.ftc.gov/idtheft) to learn more.

**Burial and funeral fraud.** Funerals are expensive. To spare survivors stress, many people draw up plans that will cover all funeral services. Some providers sometimes inflate prices for run-of-the-mill funeral needs. In some instances they will demand extra money from survivors, even if the deceased person prepaid.

**FIGHT BACK:** Federal law gives you the right to choose the funeral services you want. Funeral businesses must give all customers a price list. Plan your funeral and burial in advance, but before you pay upfront, ask how your prepayment will be protected in case the company goes out of business. You can provide for your funeral costs in your will.

**Caregiver fraud.** Home-based health aides, housekeepers and cooks sometimes steal from the older people they are serving.

**FIGHT BACK:** Always check the background and references of people you hire to work in your home. Lock up all financial documents and store valuables in a bank safety deposit box. Be alert to caregivers who ask about your will or investments.