

## Scams, Fraud, Crime

Many individuals are taken advantage of and/or become targets for financial exploitation, robbery, purse snatching, car theft, home repair scams, phone solicitors, and even burglars. Because of their vulnerability, people with Alzheimer's disease hold a higher risk of being victims of scams, fraud, and crime. Although you may not be able to protect your loved one from all scams or intruders, you can take some basic precautions:

- Put up a “no solicitation” sign on the outside entrance.
- Call the national “Do Not Call” Registry (1.888.382.1222).
- Remove a person's name from the credit bureau's mailing list. Call the Consumer Credit and Reporting Industry at (1.888.567.8688).
- Register with the Direct Marketing Association (DMA), [www.dmachoice.org](http://www.dmachoice.org). “...registering won't eliminate unwanted mail but can reduce it.”

### Internet Resources for Fraud Safety:

- **Federal Trade Commission**—information about different types of scams and how to recognize these scams. The website has a link to report phone fraud (the complaint will help law enforcement officials find and stop the scam artists. (<http://www.consumer.ftc.gov/articles/0076-phone-scams>)
- **Federal Bureau of Investigation**—government website that helps to recognize common fraud schemes dealing with senior citizens. (<https://www.fbi.gov/scams-safety/fraud/seniors/>)

## Five Types of Fraud

### 1. Identity Theft

This theft includes stealing Social Security numbers, credit and debit cards, personal records, and anything else that gives them access to your personal information and accounts.

Protect Yourself: Never carry your Social Security number with you, and provide it only if absolutely necessary. Shred personal information before you dispose of it. Keep your computer security and anti-virus software up-to-date. And never click on pop-up ads or links in unsolicited emails.

### 2. Phishing

This is a form of identity theft where criminals try to “hook” you into giving personal information online. A pop-up, an email or a website can appear to come from a business or an organization with which you regularly interact.

Protect Yourself: Never respond to unsolicited emails asking for personal information. If you have a question about such a request, contact the organization through the phone number or email address listed on its website. Delete suspicious emails without opening them.

### 3. The Grandparent Scam

A caller pretends to be a grandchild urgently needing funds due to an emergency, such as an accident or arrest in a foreign country. *\*More on the grandparent scam further in this packet*

Protect Yourself: Confirm the story before you send money- ask the caller a question he or she should be able to answer. Also, ask family members about the grandchild's whereabouts or call the grandchild back at a number you already have rather than one supplied by the caller.

### 4. Inheritance Scams

Someone posing as an attorney wants to give you his deceased client's fortune. However, the attorney, the deceased, and the fortune are all fraudulent.

Protect Yourself: Never pay money in order to get money- you should not have to pay exorbitant fees upfront to gain an inheritance. If you believe this offer is genuine, discuss it with a family member or trusted friend to gain an outside perspective.

### 5. Lottery Scams

Someone notifies you that you have won a lottery- but you don't recall entering any lotteries. Some lottery scams even indicate sponsorship by famous people or legitimate companies to boost their status.

Protect Yourself: If it sounds too good to be true, it usually is. Be cautious of unsolicited letters, phone calls, or emails informing you of instant wealth. If the offer sounds suspicious, trust your instincts. When in doubt, don't do it

## Guide to the Grandparent Scam

*The grandparent scam is one of the most common and prevalent scams affecting elders today. It plays off the deep emotional bond between grandparents and their grandkids to rip off elders who want to help.*

Dead Giveaways that it is a Scam:

- Asking for money.
- Asking the adult to keep it a secret.  
Ex: "Please don't tell mom and dad!"
- Creating urgency or hurrying the adult.
- Asking the adult to wire money overseas or put it on a prepaid card.
- Other variations may include the caller saying they are another relative, an attorney, or law enforcement official contacting the adult because of a legal or health problem such as the grandchild being in jail or the hospital.

### Tips for Handling the Scam

- Ask the caller a question he/she should be able to answer, such as the name of a family member or pet.
- Don't fall for the urgency. Take your time, let the emotion pass and remember, "reach out to check it out."
- Be careful what you say at the beginning of the call- don't give the scammer any information they can use against you.
- Ask other family members whether the grandchild is really outside the country.
- Call the grandchildren at a number you have for them, rather than the number the scammer gives you.

If you do happen to wire or send any money, don't get down on yourself; **tell someone you trust**. They can help you stop any more losses. Remember that these crimes thrive in secrecy, so ask for help. Also, remember to tell your family and friends about the call and notify your local law enforcement officers so they can help you to spread the word.

## **Helpful Resources**

### **AARP Fraud Watch Network**

[www.aarp.org/money/scams-fraud](http://www.aarp.org/money/scams-fraud)

**Credit Monitoring Services:** Equifax,  
800.525.6285; Experian,  
888.397.3742; TransUnion. 800.680.7289

**Federal Trade Commission-** Info on different types of scams and how to recognize them. Link to report phone fraud

[www.ftc.gov](http://www.ftc.gov), 877.382.4357

### **Social Security Administration Fraud Hotline**

800.269.0271

### **Internet Crime Complaint Center**

[www.ic3.gov](http://www.ic3.gov)

### **IRS Fraud Hotline**

1.888.482.6825

**Federal Bureau of Investigation-** Government website that helps to recognize common fraud schemes dealing with seniors [www.fbi.gov](http://www.fbi.gov)