

Senior Scam Protection Guide

Seniors over 60 face heightened risks — here's how to stay safe

If someone asks for money or personal info — STOP.

Hang up. Don't click. Talk to a family member first.

1 Grandparent Scams

Scammers call pretending to be a grandchild in trouble and urgently request wire transfers or gift cards. One senior wired \$5,000 to a fake 'grandson' — the real grandchild was safe at home.

PROTECT YOURSELF:

Hang up and call the grandchild directly using a known number. Never send money without

2 Government Imposter Scams

Fraudsters pose as IRS, Social Security, or Medicare officials demanding immediate payment via gift cards or wire. They threaten arrest or deportation to create panic.

PROTECT YOURSELF:

Legitimate agencies NEVER request payment via gift cards or wire. Hang up and contact them

3 Tech Support Fraud

Pop-ups or calls claim your computer has a virus, urging remote access or payment for fake fixes. Microsoft, Apple, and Google will never call you about computer problems.

PROTECT YOURSELF:

Ignore pop-ups. Never grant remote access to unsolicited callers. Hang up and visit the

More Scams Targeting Seniors

4 Romance Scams

Online suitors build trust over months then invent emergencies needing funds. Romance scams cost seniors over \$300 million yearly. One widow sent \$10,000 to a fake 'soldier' who vanished.

PROTECT YOURSELF:

Never send money to someone you haven't met in person. Verify through video calls. Discuss with

5 Medicare & Health Scams

Imposters offer free tests or equipment door-to-door, steal your Medicare number, and bill fraudulently. One case saw \$20,000 billed for unneeded equipment after a pitch.

PROTECT YOURSELF:

Protect your Medicare card like cash. Review statements monthly at 1-800-MEDICARE. Only

6 Investment Scams

Cold calls or seminars promise high returns with 'no risk' and 'limited spots.' One retiree lost \$100,000 via a phony crypto scheme pushed at a seminar.

PROTECT YOURSELF:

Check advisors at [sec.gov](https://www.sec.gov) or [brokercheck.finra.org](https://www.brokercheck.finra.org). No legitimate investment guarantees returns.

More Threats & Emergency Info

7 Telemarketing Scams

High-pressure calls for prizes, charities, or products demand immediate payment. They claim you've won something but need to pay taxes first. Legitimate prizes never require upfront payment.

PROTECT YOURSELF:

Register at [donotcall.gov](https://www.donotcall.gov). Request written info before donating. Use credit cards so you can

8 AI Voice Cloning Scams

Scammers use AI to clone a family member's voice from social media. The cloned voice sounds exactly real and calls asking for emergency money. This technology is more convincing every day.

PROTECT YOURSELF:

Hang up and call them back at their real number. Use your family code word. Never trust a voice

Create a family code word only your family knows.

Ask for it if anyone calls claiming to be family. Scammers won't know it.

My Emergency Contacts

Fill In Below — Keep This Page Handy

Family scam buddy: _____

Bank fraud hotline: _____

Credit card fraud line: _____

Local police non-emergency: _____

My family code word: _____

Important Fraud Hotlines

FTC Scam Reporting: 1-800-382-4357

Medicare Fraud: 1-800-MEDICARE (800-633-4227)

Elder Fraud Hotline: 833-372-8311

AARP Fraud Watch: 1-877-908-3360

Area Agency on Aging: 800-677-1116

Your Daily Protection Checklist

DO THIS EVERY DAY

- ✓ Let unknown calls go to voicemail
- ✓ Verify callers by calling back
- ✓ Use your family code word
- ✓ Type website addresses directly
- ✓ Shred sensitive mail
- ✓ Monitor bank accounts regularly
- ✓ Keep social media set to private
- ✓ Use strong, unique passwords
- ✓ Enable two-factor authentication
- ✓ Talk to your scam buddy

NEVER DO THIS

- ✗ Give info to unknown callers
- ✗ Pay with gift cards or wire
- ✗ Grant remote computer access
- ✗ Click unexpected links
- ✗ Send money to strangers
- ✗ Share Medicare number unsolicited
- ✗ Rush financial decisions
- ✗ Keep suspicious contacts secret
- ✗ Trust caller ID — it can be faked
- ✗ Feel embarrassed — not your fault

Quick Decision Checks

Before You Answer

Is this in my contacts?
If not, let it go to voicemail

Before You Click

Did I expect this email?
When in doubt, type the URL

Before You Send \$

Do I know them in real life?
Have I talked to family?

Free Resources & Where to Report

Report ALL Scams

FTC: [ReportFraud.ftc.gov](https://reportfraud.ftc.gov) • Phone: 1-800-382-4357 • Free and anonymous

Medicare Fraud

Call: 1-800-MEDICARE (800-633-4227) • Online: [Medicare.gov/fraud](https://www.medicare.gov/fraud)

Elder Fraud Hotline

National: 833-FRAUD-11 (833-372-8311) • Area Agency on Aging: 800-677-1116

AARP Fraud Watch

Website: aarp.org/fraudwatch • Fraud helpline, education, and free resources

Investment Fraud

SEC: sec.gov • FINRA BrokerCheck: brokercheck.finra.org • Verify any advisor

Identity Theft

IdentityTheft.gov • Credit freeze: Equifax, Experian, TransUnion • FBI: ic3.gov

Real Scam Stories — Learn From Others

Grandparent Scam — \$5,000 Lost

A senior wired \$5,000 after a frantic call from someone claiming to be her grandson jailed overseas. The caller begged her not to tell anyone. The real grandson was safe at home.

LESSON: Always verify by calling family directly. Use your code word.

Romance Scam — \$10,000 Lost

A widow connected with a 'soldier abroad' on a dating site. Over months of daily messages, he built trust. Then came emergencies — she sent \$10,000 before a friend helped her see the truth.

LESSON: Never send money to someone you haven't met in person.

Medicare Fraud — \$20,000 Billed

Scammers knocked on a senior's door offering 'free' equipment. They collected her Medicare number. Months later, \$20,000 in fraudulent charges appeared on her account.

LESSON: Protect your Medicare card like cash. Never share with strangers.

One More Story & Final Message

Investment Scam — \$100,000 Lost

A retiree attended a 'free investment seminar.' The presenter promised guaranteed crypto returns. Under pressure, he invested his entire nest egg. The company vanished within weeks.

LESSON: Verify at brokercheck.finra.org. Nothing is guaranteed.

You Are Not Alone

Millions of smart people fall for scams every year.
Scammers are professionals. It is never your fault.

Check Suspicious Messages Free

ScamSecurityCheck.com/scanner

Paste any suspicious message and our AI analyzes it instantly.

Important Phone Numbers

AARP Fraud Watch Helpline: 1-877-908-3360

National Elder Fraud Hotline: 833-372-8311

FTC Scam Reporting: 1-800-382-4357

Talk to someone you trust.

Share this guide with your parents, grandparents,
and anyone you want to protect.