

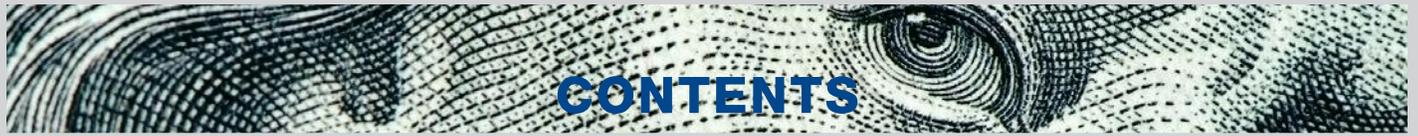
# Seniors Against Scams

## Steps to Avoiding Scams



### FACILITATOR'S GUIDE





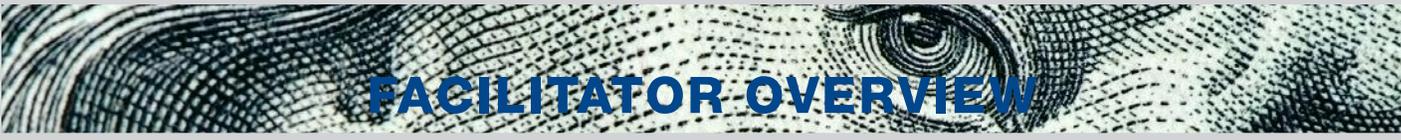
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# FACILITATOR OVERVIEW

## PROGRAM OVERVIEW

Discussing vulnerability to scams can be uncomfortable and embarrassing for any generation. Although older adults may be interested in learning how to manage and protect their money, they may resist sharing their financial management choices. It is comforting to frame this training as empowering the individual to take advantage of available resources and begin making incremental steps to ensure their economic security by being proactive in safeguarding their money.

This 60-minute program (50-minutes of instruction/10-minutes of Q&A) is designed to provide participants with a basic understanding of the types of scams targeting older adults and how to protect themselves from becoming a victim.

## FACILITATOR'S PREPARATION

Before you present, it's important to understand the population you will address and the real challenges they are facing every day. Older adults are likely to have a "nest egg," own their home, and/or to have excellent credit — all of which make them attractive to con artists.

Adults who grew up prior to the 1950s were generally raised to be polite and trusting. Con artists exploit these traits, knowing that it's difficult or impossible for these individuals to say no or just hang up the telephone. Older adults are less likely to report a scam because they don't know how to report it, are ashamed of having been scammed, or don't realize they have been scammed. Elderly victims may not report crimes because they're concerned that relatives may think they no longer have the mental capacity to take care of their own financial affairs.

Elderly victims often make poor witnesses. Con artists know the effects of age on memory, and they are counting on elderly victims being unable to supply enough detailed information to investigators. In addition, the victims' realization that they've been swindled may take weeks — or more likely, months — after contact with the fraudster. This extended timeframe makes it even more difficult to remember details from the events.

*Source: FBI (2019). Fraud Against Seniors. Retrieved from <https://www.fbi.gov/scams-and-safety/common-fraud-schemes/seniors>.*

## Target Audience

Low- and moderate-income older adults ages 55+.

## Economic Status

Older adults who are economically insecure, living at or below 250% of the Federal Poverty Level (FPL). See <https://aspe.hhs.gov/poverty-guidelines> for current poverty guidelines.

## Financial Challenges

These older adults struggle each day with rising housing and health care costs, inadequate nutrition, lack of access to transportation, diminished savings, loss of income from death of a spouse and job loss. For older adults who are just above the poverty level, one major adverse life event can change today's realities into tomorrow's troubles.



# FACILITATOR OVERVIEW

## Getting Familiar with Statistics

- **Older Adults Living on a Fixed Income**
  - > Over 26 million older adults are economically insecure, living on incomes at or below 250% of the FPL.
  - > 23% of married Social Security recipients and 43% of single recipients age 65+ depend on Social Security for 90% or more of their income (Social Security Administration).
- **Debt and Lack of Savings among Older Adults**
  - > In 2016, 65% of households headed by an adult age 60+ had some form of debt. Among senior households with debt, the median total debt was \$41,000 (Federal Reserve Board).
  - > One-third of older adult households have no money left over each month or are in debt after meeting essential expenses (Institute on Assets and Social Policy).
- **Elder Abuse**
  - > Approximately 1 in 10 Americans aged 60+ have experienced some form of elder abuse. Some estimates range as high as 5 million older adults who are abused each year. One study estimated that only 1 in 14 cases of abuse are reported to authorities.
  - > Abusers are both women and men. In almost 60% of elder abuse and neglect incidents, the perpetrator is a family member. Two thirds of perpetrators are adult children or spouses.
  - > Older adults who have been abused have a 300% higher risk of death when compared to those who have not been abused. Estimates of elder financial exploitation and fraud costs range from \$2.9 billion to \$36.5 billion annually. Financial exploitation is self-reported at rates higher than emotional, physical, and sexual abuse or neglect.
  - > For more statistics visit <https://www.ncoa.org/public-policy-action/elder-justice/elder-abuse-facts/>

## TIPS FOR FACILITATORS

Review the guide and complete your own set of accompanying worksheets.

Review the suggested length for each topic. The session is designed to be 60 minutes from Welcome to Wrap Up. As you prepare to present, we encourage you to consider the following:

- Remember that the individuals in the room have had a lifetime of experience with money and scams. The experiences have shaped their current opinions and perceptions in regards to financial issues.



## FACILITATOR OVERVIEW

- Most individuals are no longer working and are no longer “saving” for retirement. However, the ideal retirement is not their reality. Many are seeking employment or other means to make ends meet and need to protect their limited income.
- Be sensitive to the fact that talking about vulnerability to scams and money is tough for any generation, but this generation is particularly private.
- Many of those in the room may not have enough income to meet basic needs but may suffer in silence.
- Consider your own experience in discussing scams with older adults and older relatives:
  - > Do you have elderly parents or grandparents who have experienced a scam?
  - > Was there shame and embarrassment related to the situation?
  - > How can you create a safe space to encourage individuals to share during your presentation?
- If you’ve ever discussed financial issues with family members, think about how that discussion played out. Was it a mutual learning experience, stressful, emotional, or a heated discussion? Apply that experience to your presentation.
- As appropriate, consider sharing your own successes and challenges in protecting yourself from scams, as it is more engaging and effective than appearing to be lecturing.

### **MATERIALS NEEDED**

- Laptop computer
- Projector to display PowerPoint presentation
- Audio speakers for media clips.
- Access to internet to play media clips.
- Participant handbooks
- Pencils/pens for participants

### **HOW TO FACILITATE THIS SESSION**

The following information will help guide you in presenting to the audience. In many ways, this script is just a compass. You are encouraged to add personal stories and advice relevant to the topics.

If a question is asked that you are unprepared to answer, offer to follow up with the individual after researching the question. We thank you in advance for taking the time to share this important information with the audience. Most importantly, remember to have fun!



# PROGRAM PRESENTATION

## WELCOME & ICEBREAKER QUIZ

(slides 1–3: 10 minutes)

Welcome participants. Introduce yourself and express your pleasure in sharing some tips they can use to protect themselves from scams in this current economic climate.

Ask participants some general questions about why they are attending the class and what they already know about protecting their money and their assets. For example, ask participants to show agreement by raising their hands:

- If they know someone who has been scammed.
- If they or a person, they know reported the scam or fraud incident to authorities.

Let participants know that if they haven't experienced a scam, there's a very good chance they will face one at some point in their life. It might be as simple as a phone or email scam, but if they don't know what to look for, the scam can spiral out of control.

As an icebreaker, ask participants to complete the quiz in the handbook while waiting for the workshop to start, and then review the answers after the welcome.

## Round Robin Introductions

(slide 2)

Ask participants to introduce themselves by saying their first name and the town where they live.

Share the objectives of the training on **slide 3**.

- How Much Do You Know About Scams?
- Why You're at Risk for Financial Exploitation
- The Usual Suspects & Types of Scams
- Protecting Yourself & Loved Ones from Scams
- Resources to Report Scams & Financial Exploitation

## SCAMS & YOU

(slide 4: 5 minutes)

Financial scams targeting older adults have become prevalent. Why? Because older adults are thought to have a significant amount of money in their bank accounts. Financial scams often go unreported or can be difficult to prosecute. They are devastating to many older adults and can leave them in a vulnerable and unrecoverable position.

- If you lost your money in retirement, there are very few options for earning new funds to replace what is lost to a scam.
- Older adults (ages 65+) represent approximately 23% of the U.S. population, and that percentage will increase rapidly over the next decade. Individuals ages 85+ are the fastest growing population and are the highest risk to experience abuse.
- Older adults control a substantial amount of personal wealth in the country. Both professional con artists and family members are aware of the wealth and vulnerabilities.
- Low-income older adults are also at risk of financial exploitation. It's not just wealthy older adults who are targeted.



# PROGRAM PRESENTATION

## Why You're at Risk

(slide 5, 5 minutes)

- **Greed** explains the motivation behind elder financial exploitation by family members and scams by strangers.
- **Fears/Frailty of Aging/Dependence on Others:** Ask participants if they have feared that their funds will run out during retirement. Explain that this is a common fear among older adults.
- Individuals with a **Cognitive Impairment** such as dementia are more likely to experience abuse or neglect.
- **Isolation** is a risk factor for elder abuse. Most family violence occurs behind closed doors, and elder abuse is no exception. Point out that older adults self-isolate by withdrawing from their community while others are isolated because they lose the ability to drive, see, or walk on their own. Older adults may fear being victimized by physical means such as purse snatching and muggings when they venture out into the community.

## GRANDPARENT SCAM CASE STUDY

(slides 6–7: 5 minutes)

### It Could Happen to Anyone

Read through the scenario on **slide 6**, which highlights an example of financial exploitation committed by a family member.

*Mrs. T's receives a phone call from an unidentified number. The unknown caller identifies themselves as a good friend of Mrs. T's granddaughter and that she has been arrested while traveling out of state. The caller then tells Mrs. T that he immediately needs \$10,000 to post bail for her granddaughter. The caller instructs Mrs. T to go immediately to her bank and withdraw \$10,000 in cash. Place the money in a blank envelope and stuff it within the pages of a magazine and go to the local grocery store where someone will meet her.*

Ask participants to think the signs that would identify the scam and brainstorm on ways Mrs. T could have questioned the caller. On **slide 7**, suggestions are provided to stop the financial exploitation.

Below are some potential answers to guide the discussion.

- Mrs. T should hang up the call and take notes about the call to provide to local authorities.
- Mrs. T. should hang up the phone and call other family members to verify if the granddaughter is in trouble.
- Mrs. T may choose to no longer pick up unidentified calls.

Ask two participants to share one tip for Mrs. T.



## PROGRAM PRESENTATION

### THE USUAL SUSPECTS & TYPES OF SCAMS

(slides 8–9: 3 minutes)

#### Who are the likely perpetrators?

Highlight that financial exploitation is committed both by strangers and by common fraudulent financial products. Over 90% of all elder abuse is committed by the older adult's relatives, most often their adult children, followed by grandchildren, nieces, nephews, and others.

Some common tactics include depleting a joint checking account, promising but not delivering care in exchange for money or property, theft, and other forms of abuse, including physical abuse, threats, intimidation and neglect of basic care needs.

Inform the audience that you are now going to present the top 10 most common types of scams that target older adults and how to avoid them. New scams are created every day! The best way to defend yourself is to be aware of the tactics that scammers use.

### TOP 10 SCAMS TARGETING OLDER ADULTS

(slide 10: 11 minutes)

Read through and describe the common frauds listed on the slide. Review this guide prior to the presentation so you are prepared with additional information about each of the scams listed below.

Emphasize that scam artists are extremely skillful and that falling prey to a scam is not a sign of limited intelligence or dementia. Reiterate that these scams are targeted towards older adults at any income level. Those with lower incomes are often targets because they're more likely to need money and be willing to take the risk if something sounds too good to be true.

- 1. Social Security Impersonation Scam:** There are several variations of the Social Security impersonation scam, but all involve a scammer calling and asking for personal information including Social Security number, date of birth, mother's maiden name, and/or bank account. Scammers are always looking for ways to obtain Social Security numbers. It is important to note that Social Security will rarely call you and, in those instances, the caller will provide their telephone number and extension. Also, Social Security will not send an email requesting personal information.

*Please play the YouTube video SSA Phone Scam Alert 2019: <https://www.youtube.com/user/SocialSecurityOnline> (1.09 minutes)*

- 2. Romance Scams:** Online dating has become another area for scamming for older adults. Scammers will create fictitious characters to trick older adults into developing a romantic relationship. Once a connection has been established, the scammer will create a story where they need money from the victim or need travel expenses covered to visit the victim. The scammer may also send a check to the victim to deposit or send a package on behalf of the scammer. However, the victim is unknowingly participating in a money laundering scam or shipping stolen merchandise. Scammers use social media to create a presence and credibility.

*Source: United States Senate Special Committee on Aging (2019). Fighting Fraud: Senate Aging Committee Identified Top 10 Scams Targeting Our Nation's Seniors. Retrieved from: <https://www.aging.senate.gov/fraudbook/index.html>.*



## PROGRAM PRESENTATION

- 3. Telemarketing/Robocalls Scams:** Perhaps the most common scam is when scammers use fake telemarketing calls. With no face-to-face interaction, and no paper trail, these scams are incredibly hard to trace. Once a successful deal has been made, the buyer's name is then shared with similar scammers looking for easy targets, sometimes defrauding the same person repeatedly. In 2003, Congress created the Do-Not-Call registry to prevent telemarketers from calling all day. However, telemarketers have developed robocalls to get around the registry. According to the Federal Communications Commission (FCC), there are nearly 2.4 billion robocalls made every month and 3.8 million complaints. (Federal Trade Commission)

**Robocalls include pre-recorded messages that are activated when an individual picks up the phone. The most common robocalls are the IRS impersonation scams where scammers will modify their numbers to make it look like the IRS is calling. During these calls, scammers will accuse the individual of owing back taxes and penalties and threaten retaliatory action if the individual does not pay immediately. Scammers are increasingly "spoofing" state and local numbers to trick people.**

*Source: United States Senate Special Committee on Aging (2019). Fighting Fraud: Senate Aging Committee Identified Top 10 Scams Targeting Our Nation's Seniors. Retrieved from: <https://www.aging.senate.gov/fraudbook/index.html>.*

- 4. Investment Schemes:** From pyramid schemes like Bernie Madoff (which included a number of older adult victims) to fabled Nigerian prince looking for a partner, to claim inheritance money, to complex financial products that many economists do not even understand, investment schemes have long been a successful way to take advantage of older adults.
- 5. Tech Support/Internet Fraud:** Internet scams are all over the web. Pop-up browser windows simulate virus-scanning software that fools victims into either downloading the fake anti-virus program or an actual virus that will allow the scammer to access the user's information on the computer. Scammers may also call you and claim to be from a well-known company or tech support. They will try to sell you anti-virus protection programs and ask for a credit card number. They may also ask for your computer password to gain access to your computer where they will install malware that provides long-term access to your personal and financial information on your computer.
- 6. Funeral/Cemetery Scams:** There are two types of scams targeting older adults. In the first approach, scammers read obituaries and call or attend the funeral of a stranger to take advantage of the widow or widower. The scammer will claim that the deceased had an outstanding debt with them. In the other approach, funeral homes will add unnecessary charges to the bill for individuals or families who seem unaware of the costs associated with funeral services. The funeral home may also use hard-pressure tactics on the family to pay for more expensive services than necessary.
- 7. Medicare/Medicaid Fraud:** Most older adults, age 65 and older, qualify for Medicare, and can enroll in a variety of Medicare plans including Medicare Advantage plans, Medicare prescription drug plans or Medicare supplement plans. Scammers will prey on those who may be confused about Medicare and Medicaid coverage by posing as health insurance agents. In this role, scammers will ask older adults to provide their personal and financial information over the phone where the scammer will then create an account under that individual's name and apply for credit cards.



## PROGRAM PRESENTATION

- 8. Home Repair/Contractor Scams:** Scammers will drive around the neighborhood seeking homes occupied by older adults that may need repairs. Once the victim has been targeted, the scammer will approach the home and provide the victim with an affordable quote for the proposed work. Once the victim agrees to the job, the scammer instructs the victim to pay for the work either in cash or a check written to the scammer. However, the scammer will not complete the work or provide sloppy repairs.
- 9. Sweepstakes and Jamaican Lottery Scams:** Scammers inform an older adult over the phone that they have won the lottery or sweepstakes of some kind and need to make a payment to unlock the prize. Often, older adults will be sent a check that they can deposit in their bank account, knowing that while it shows up in their account immediately, it will take a few days before the (fake) check is rejected. During that time, the scammers will quickly collect money for supposed fees or taxes on the prize, while the victim has the “prize money” removed from his or her bank account as soon as the check bounces.

Over the past few years, a growing number of sweepstakes scams have originated from Jamaica where scammers will call from an area code “876” which is the country code for Jamaica. The scammers will tell the victim that they have won a new car or the lottery and must send hundreds of dollars through a prepaid debit card, money order, or wire transfer to claim the prize. The scammers use “lead lists” to identify their victims which also includes satellite images of the victim’s home and neighborhoods. The scammers will also track past victims to identify their new homes if they have moved and re-establish contact with the victim. Recent estimates that Jamaican scammers made approximately 30,000 phone calls and have stolen \$300 million annually.

*Source: United States Senate Special Committee on Aging (2019). Fighting Fraud: Senate Aging Committee Identified Top 10 Scams Targeting Our Nation’s Seniors. Retrieved from: <https://www.aging.senate.gov/fraudbook/index.html>.*

- 10. The Grandparent Scam:** The Grandparent Scam is so simple and underhanded because it uses one of an older adult’s most reliable asset—their heart. Scammers will place a call to an older adult and when the line is picked up, they will say something along the lines of: “Hi Grandma, do you know who this is?” When the unsuspecting grandparent guesses the name of the grandchild that the scammer most sounds like, the scammer has established a fake identity. Once “in,” the fake grandchild will usually ask for money to solve some unexpected financial problem, to be paid via Western Union or MoneyGram, which don’t always require identification to collect. At the same time, the scam artist will beg the grandparent, “Please don’t tell my parents, they would kill me.”

While the sums from such a scam are likely to be in the hundreds, the very fact that no research is needed makes this a scam that can be perpetrated over and over at very little cost to the scammer. After the scammer has received the money, he/she will not return the victim’s call stating that they did not receive the legal fees. The frequency of these scams has been increasing over the past few years. In 2017, the Federal Trade Commission received approximately 18,912 complaints and over a 2-year period (2012–14) there was a reported \$42 million in losses.

*Source: United States Senate Special Committee on Aging (2019). Fighting Fraud: Senate Aging Committee Identified Top 10 Scams Targeting Our Nation’s Seniors. Retrieved from: <https://www.aging.senate.gov/fraudbook/index.html>.*



## PROGRAM PRESENTATION

### **TIPS FOR AVOIDING SCAMS**

(slides 11–17: 5 minutes)

#### **Tips for Avoiding Tech Support/Internet Fraud**

(slide 12)

- Never give out your password security information to a third party who is calling you unsolicited.
- If you have concerns about a slow running computer, errors or antivirus updating, simply contact the tech support number on your software package.
- Sometimes there are local computer tech companies in your area that can help. Contact the Better Business Bureau ([www.bbb.org](http://www.bbb.org)) for a few trusted tech support business names and to get a few quotes.

#### **Tips for Avoiding Funeral/Cemetery Scams**

(slide 13)

- Never agree to anything over the phone until you've had a chance to read it in writing.
- Never agree to pressure sales. Get everything in writing; take it home and review it first.
- Check out the business with the Better Business Bureau. If someone states they represent an organization that your loved one did business with, tell them to send it to you in writing for review.

#### **Tips for Avoiding Medicare/Medicaid Fraud**

(slide 14)

- Ignore phone calls and emails asking you to provide personal or financial information.
- If you are concerned about a phone call or email stating you need to update information, call the agency back at a telephone number that you have confirmed. Never call back on a number provided on voicemail unless you have verified it.
- Never click into a link or respond to an email asking for your information.
- Protect your Medicare number as you do your credit card numbers and do not allow anyone else to use it.
- Be wary of salespeople trying to sell you something they claim will be paid for by Medicare.
- Review your Medicare statements to be sure you have in fact received the services billed.
- Report suspicious activities to 1-800-MEDICARE.

#### **Tips for Avoiding Home Repair/Contractor Scams**

(slide 15)

- Never do business with someone that just shows up at your door.
- Never pay up front for the whole job; wait until all work is complete and inspected.
- If you would like to pursue an offer, get the name of the business, telephone and physical location of the company and tell them you will call them back (even if they urge you to do business now). Then check them out with Better Business Bureau.
- Get it in writing.
- Call your Better Business Bureau at 804-648-0016 or go online at [bbb.org](http://bbb.org) to look up the business.



## PROGRAM PRESENTATION

### **Tips for Avoiding Sweepstakes or Jamaican Lottery Scams**

(slide 16)

- Legitimate lotteries/sweepstakes take the taxes and other fees out of any winning before you receive it.
- You can't win if you did not play.
- US citizens can't play and win foreign lotteries. It is illegal.

### **Tips for Avoiding Grandparent Scams**

(slide 17)

- Hang up and call your grandchild or parent of the grandchild from a number you know.
- If you feel compelled to listen and you are worried this may be real, start asking a lot of questions like "What's your sister's name?" or "What's your great aunt's name?" Ask something that a scammer may not be privy to.
- Some families will also set up a password that only they know and in times like this you can ask your "grandchild" for the family password.

## **PROTECTING YOURSELF & YOUR LOVED ONES**

(slides 18–25: 9 minutes)

### **Protecting Your Identity**

(slide 19: 1 minute)

Make the connection between financial scams and identity theft. The most common motivation for an identity thief is to ultimately gain access to banking or other accounts, lines of credit, and other financial resources. Make sure when pumping gas not use the pin number of your debit card, instead use the card as credit. Scammers set up devices on or near the pump to steal pin numbers, making it easy to steal your cash. Never leave mail in the mail box for long periods of time, this leaves you open for identity theft.

### **Common Ways to Steal Identity**

(slide 20: 1 minute)

Review information on the slide and be sure to mention that these are not the only ways identity is stolen. Identity thieves are always finding new ways to get personal information.

### **Ways to Protect Your Identity**

(slide 21: 1 minute)

Review tips and emphasize that identity thieves are always watching for new opportunities to steal your information. Be cautious and protective of your personal information wherever it is being used or written down.

### **If You Suspect You're a Victim of Identity Theft**

(slide 22: 1 minute)

Review the information on the slide and emphasize that if they suspect they are a victim, time is of the essence and they need to report it quickly.



## PROGRAM PRESENTATION

### Top 8 Ways to Protect Yourself

(slide 23: 2 minutes)

1. **Be aware that you are at risk** from strangers — and from persons closest to you.
2. **Do not isolate yourself** — stay involved with family, friends, and community activities.
3. **Always tell salespeople that come to your door or call you on the phone:** “I never buy from (or give to) anyone who calls or visits me unannounced. Please send me your information in writing.”
4. **Shred all receipts** with your credit card number.
5. **Sign up for the “Do Not Call” list** ([www.donotcall.gov](http://www.donotcall.gov)) to prevent telemarketers from calling and take yourself off multiple mailing lists.
6. **Use direct deposit** for benefits checks to prevent checks from being stolen in the mail.
7. **Never give your credit card, banking, Social Security, Medicare, or personal information over the phone** unless you initiated the call.
8. **Be skeptical of all unrequested offers** and thoroughly do your research if you are seeking any type of services. Also, be sure to get references when possible.

The audience can take steps to protect themselves and to reduce their risk of elder financial abuse, starting today, by:

- Being aware of the risk of elder financial abuse.
- Staying active and involved with others throughout their lives.
- Including safeguards in their durable powers of attorney to help prevent those being misused by their named agent.
- Refusing to engage with anyone who calls or comes to the door selling anything or asking for donations. Neighborhood children they know selling Girl Scout cookies or school fundraising items may be the exception, but a good rule of thumb is never donate if it requires you to write your credit card information on any forms.
- Using direct deposit to ensure that checks go right into their accounts and are protected. Clever scammers and loved ones have been known to steal benefits checks right out of mailboxes or from older adult’s homes if they are laying around.
- Only use phone numbers listed on the statement accounts, not any numbers given to you by callers to verify that those agencies did not contact you.



## PROGRAM PRESENTATION

### **Protect Your Loved Ones: Signs to Look For**

(slide 24: 2 minutes)

Go over the items on the slide, which may indicate financial or other types of abuse. Point out that some of the changes listed below may indicate other problems, such as the onset of dementia, so a careful assessment is required.

- Unusual recent changes in personal accounts, including atypical withdrawals, new individual(s) added, or sudden use of older adult's debit or credit card.
- Older adult suddenly seems confused, unkempt, or fearful.
- Caregiver will not allow others access to the older adult.
- Piled up sweepstake mailings, magazine subscriptions, or "free gifts", which means their name has been added to a "sucker lists."

Ask if anyone in the group has had experiences with friends or family in these types of situations. Did they know what to do or where to report the abuse?

### **Next Steps for Victims of Financial Fraud**

(slide 25: 1 minute)

Tell the attendees that help is available for elder abuse victims. Every state operates an Adult Protective Services (APS) program, which is responsible for receiving and investigating reports of elder abuse, neglect, and financial exploitation, and in most states, the abuse of younger adults with disabilities.

APS is the "911" for elder abuse. Anyone who suspects elder abuse, neglect, or financial exploitation should make a report. The reporter's identity is protected. APS services are confidential, so the reporter may not be able to learn the outcome of the case. APS respects the right of older adults to make their own decisions and to live their lives on their own terms. In cases of cognitive impairment, however, APS will take steps to protect the older adult to the degree possible.

- Don't be afraid or embarrassed to talk about it—waiting can only make it worse.
- Immediately:
  - > Call banks and credit card companies.
  - > Cancel any debit or credit cards linked to the stolen account.
  - > Reset personal identification (PIN) numbers.
- Contact legal services and Adult Protective Services. To find your local offices, call the Eldercare locator toll free at 1-800-677-1116 weekdays from 9:00 am to 8:00 pm.

Refer attendees to the participant handbook for more tips and information.



# PROGRAM PRESENTATION

## Resources

- **Administration on Aging Legal Assistance Programs – Legal Services for the Elderly Program**  
<https://acl.gov/programs/legal-help/legal-services-elderly-program>
- **Better Business Bureau Senior Fraud Programs**  
<https://www.bbb.org/richmond/programs-services/bbb-education-outreach/senior-fraud-program/>
- **Consumer Financial Protection Bureau Off of Financial Protection for Older Americans**  
<https://www.consumerfinance.gov/practitioner-resources/resources-for-older-adults/>
- **National Center on Elder Abuse**  
<https://eldermistreatment.usc.edu/national-center-on-elder-abuse-ncea-usc/>
- **National Center on Law and Elder Rights**  
<https://ncler.acl.gov/>
- **Senior Medicare Patrol**  
<https://acl.gov/programs/protecting-rights-and-preventing-abuse/senior-medicare-patrol-smp>
- **Social Security Fraud Hotline**
- **Supporting Adult Protective Services (APS)**  
<https://acl.gov/programs/elder-justice/supporting-adult-protective-services>

## THANK YOU!

(slide 26: 30 seconds)

Thank the attendees for participating. Ask them to be alert for signs of scams of financial exploitation of any older friends or relatives, and remind them that although they are at risk, there is much they can do to protect themselves.

## QUESTIONS AND ANSWERS

(10 minutes)

Ask attendees if they have any questions about the material presented.



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