

# NEVER GET SCAMMED

Senior Scam Prevention Education

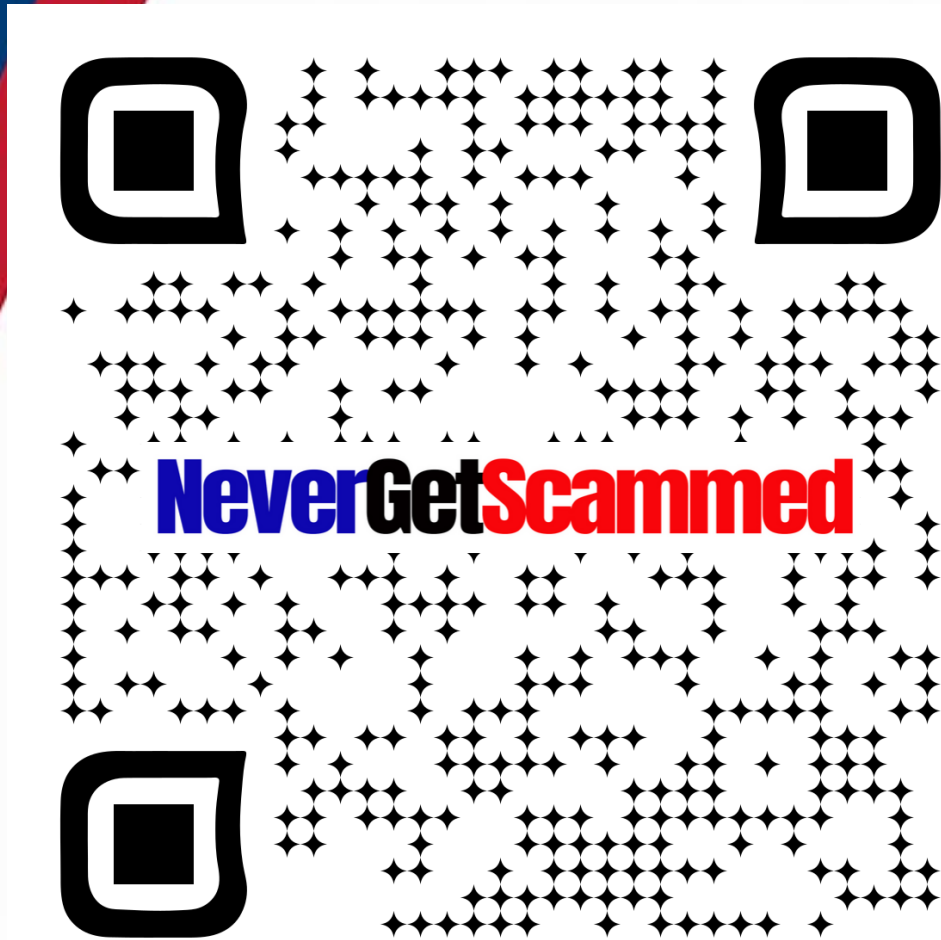


[NeverGetScammed.com](http://NeverGetScammed.com)



# NEVER GET SCAMMED

Presented by Denice Barton  
Licensed Life & Health Insurance Agent  
State of Texas



[www.NeverGetScammed.com](http://www.NeverGetScammed.com)  
Presentation \* Resources \* Updates



# SIGN-UP, Grab a drink and some paper, photograph the QR code

## SIGN UP:

- 1) Host a mini “Never Get Scammed”  
(Workshop for 6 or More People)
- 2) Free Policy Review
- 3) Email for newsletter



**We love our Partners!**

Law Enforcement, Credit Unions, Senior Agencies



QR Code

[NeverGetScammed.com](http://NeverGetScammed.com)

# **It Happens Every Day** Without Us Realizing

---

**Fake Letters • Phony Texts • E-Mails • In Person  
Before You Pay Anyone – Verify First.**

**Even \$5 can open the door to your personal information**

---



## **Slow Down & Verify to Protect Yourself**

# THE SCOPE OF THE PROBLEM

---

FBI: Average Victim Loss – \$33,000 (2023, +11%)

Annual Estimates: \$2.9 billion – 36.5 billion

Adults 60+ Reported 101,000 Complaints, \$3.4 Billion Lost  
Texas Internet-Related Losses: \$1.35 Billion

---

Never act out of fear or pressure

Never Ever send gift cards, cryptocurrency, or wire transfers

Always verify before you respond or send money



# **TODAY WE'LL COVER:**

---

**Why Mature Adults Are at Greater Risk**  
**What You Really Need to Know About Scams**  
**Who the Usual Suspects Are**  
**Which Scams Are Most Common**  
**How to Protect Yourself and Your Loved Ones**  
**Reliable Resources & How to Report Abuse**



**Part 1**

# Why Mature Adults are at Risk



[NeverGetScammed.com](http://NeverGetScammed.com)

# It's Not Carelessness.

*It's Experience, Success and Kindness*

*None of this is anyone's fault — it's what scammers count on.*

## Mature Adults Often:

- Have a steady income and lifetime of savings
- Tend to be trusting and courteous

- Depend on others for help
- Are reluctant to report abuse
- May rely on someone struggling with addiction or money problems
- Might fear retaliation or conflict
- Feel lonely or isolated
- Haven't planned for future decision-making
- May face cognitive changes that affect judgment

## Sometimes:



# The Usual Suspects

Not all scams come from strangers — sometimes they come from people we know.

- Strangers targeting loneliness or confusion
- Family members seeking control or connection
- Caregivers or trusted helpers who misuse fear or guilt



# PROTECTING LOVED ONES

## Possible Signs of Exploitation:

- Unusual withdrawals or new names added to accounts
- Unpaid essential bills despite steady income
- Confusion, fear, or secrecy about money
- Caregiver limits contact or isolates the person
- Stacks of sweepstakes mail or “free gift” offers

## If You See These Signs:

- Start a calm, supportive conversation
- Bring in other trusted relatives or professionals
- Contact **Adult Protective Services (APS)** if you suspect abuse
- Review mail and accounts together — gently and without judgment



# Consider a Power of Attorney Before you Need One

- If managing bills or health decisions feels overwhelming, get local help
- Visit **Senior Services** or a trusted **local advisor** for guidance

## TALK ABOUT IT

- Share concerns with trusted family, friends, or financial advisors
- Isolation strengthens scams — conversation weakens them- visit often



**Part 2**

# Red Flags & Patterns



[NeverGetScammed.com](https://NeverGetScammed.com)

# RED FLAGS

- Unsolicited calls, texts, or emails
- A sense of urgency — “Act now or else”
- Requests for payment by gift cards, crypto, wire, or Zelle
- Anyone asking to remotely access your device
- Told to keep it secret from your bank or family
- Spoofed caller IDs or fake website addresses
- “Too good to be true” promises
  - Pressure to move your money to a “safe” account
    - Emotional tricks — “your grandchild’s in trouble”
  - Links or attachments from unknown senders
    - Unsolicited requests for personal or financial info



# THE PATTERN NEVER CHANGES

- Urgency — “Act now!”
- Secrecy — “Don’t tell anyone.”
- Fear — “You’re in trouble.”
- Payment Pressure — “Send money immediately.”

## **GOOD NEWS:**

Once you recognize the pattern, you’re protected.



**Part 3**

# Protect Yourself



[NeverGetScammed.com](http://NeverGetScammed.com)

# **NEVER • EVER • ALWAYS**

**Never act in fear**

**Never Ever send untraceable payments**

**Always verify before you respond**

**NEVER PAY WITH GIFT CARDS, CRYPTOCURRENCY, OR WIRE TRANSFERS**

- No real agency, bank, or hospital will ever demand those forms of payment
- These methods are untraceable — once the code is redeemed, your money is gone



# What you can do

## **Protect:**

- 1) Monitor your bank and credit card statements
- 2) Be careful with mail- don't let it sit in the box
- 3) Invest in and use a paper shredder – (Dumpster Divers)
- 4) Don't click on links in any emails from unexpected contacts- Emails appear real.
  - 1) Take a screenshot or photo with your phone for evidence
  - 2) Go to computer repair shop to fix a problem- Never give computer access
- 5) Watch for “shoulder surfers” (Someone behind you)



**NEVER • EVER • ALWAYS**  
**SCAMMERS DEPEND ON SILENCE AND SPEED**

# PROTECT YOUR PERSONAL INFORMATION LIKE CASH

- Never share your Social Security, Medicare, or bank details unless you know exactly who you're dealing with
- Store checkbooks, credit cards, and your Medicare card securely
- USE STRONG PASSWORDS & MULTI-FACTOR AUTHENTICATION (MFA)**
- Create strong, unique passwords for every account
- Turn on MFA for your bank and email accounts — it blocks most hackers
  - Use a password manager so you don't have to memorize them
  - Never reuse passwords between accounts



# **FREEZE OR MONITOR YOUR CREDIT**

- Set up fraud alerts with all three major credit bureaus — **Equifax, Experian, and TransUnion**
  - Freezing your credit is free and prevents new accounts from being opened in your name

## **KEEP YOUR SOFTWARE AND DEVICES UPDATED**

- Those “annoying updates” actually fix security holes scammers rely on
- Turn on automatic updates whenever possible

**A FEW MINUTES OF MAINTENANCE = STRONG PROTECTION**



# PREVENTION TIP

- Set up **automatic bill pay** for essentials — rent, mortgage, and utilities
- If someone calls about a payment, **hang up and call your bank directly**
- Automatic payments mean you'll know right away if a “past due” call is fake

**PROTECTING YOURSELF ISN'T PARANOIA — IT'S PEACE OF MIND**



# How to Verify

*Legitimate businesses don't call you and ask for your data!*

- 1) Hang up, disconnect, don't respond, don't click, don't call back!
- 2) Look up the real number before you do anything. Find the company yourself- Not in whatever they sent
  - a. On the bill
  - b. On the internet (google)
  - c. On the back of a credit card

## QUICK ACTION LIST:

- Don't click links
- Hang up/call verified numbers
- Screenshot or save evidence

**SCAMMERS DEPEND ON SILENCE AND SPEED**



# IF YOU'RE A VICTIM

## Act Quickly — Every Minute Counts

- Call your bank or credit card company to freeze your accounts
- Contact Adult Protective Services if someone close to you may be involved
- Report scams
- Report identity theft
- If you're in danger, call 911 immediately



**YOU ARE NOT ALONE**

**Help Exists — The Shame Belongs to the Scammers, Not You**

**NeverGetScammed.com**

**Part 4**

# Tactics



[NeverGetScammed.com](http://NeverGetScammed.com)

# TACTICS — HOW THEY REACH YOU

## Scammers Use Every Channel That Works

- Phone Calls and Robocalls
- Text Messages (“Phishing” or “Smishing”)
- Emails with Fake Links or Attachments
- Social Media Messages and Fake Profiles
- Spoofed Caller IDs or Cloned Websites
- Pop-Up “Tech Support” Messages
- Physical Mail That Looks Official

## HOW THEY ENGAGE YOU

Emotional Pressure — Urgency, Fear, Secrecy, or Affection

**Goal: Get Your Attention and Make You Act Fast**



# The #1 thing they want: Gift Card, Crypto, or Wire Payment Because THEY are Untraceable.....

HOW?

- Told you owe fines or penalties — “Pay immediately”
- Asked to buy Apple, Google Play, or Visa gift cards
- Or told to send cryptocurrency or a wire transfer



# IDENTITY THEFT AND ONLINE FRAUD

- Phishing emails, fake websites, and “account verification” scams
- With sufficient information, another can use your ID to commit fraud or other crimes.
  
- Use strong passwords and updated antivirus software
- Store important docs (like SS card) and only carry necessary
- **Create your own my Social Security account to block imposters**
- Shred mail, lock mailboxes, and check credit reports yearly

## REMEMBER:

Sometimes all it takes is one careless click



# TEXT MESSAGE SCAMS

- “Your UPS package is waiting” or “You owe toll fees” — fake alerts
- Don’t click links and don’t reply
- Use “Delete and Report” on your phone when available

## **REMEMBER:**

Deleting and reporting helps block future scams for everyone



**Part 5**

# Types of Scams



[NeverGetScammed.com](http://NeverGetScammed.com)



# Phone Scams

- 1) Let any unrecognized number go to voicemail
- 2) State on your voicemail message that this is how you screen your calls.
- 3) If you do answer, do not say “yes”. They will use this recording to sign you up for something.

- Unwanted calls that use fear, urgency, or fake emergencies are scams
- The “Do Not Call” Registry helps only with legitimate businesses not criminals. Criminals don’t follow the rules.

**HUMOR TIP:** “If you get a strange caller, hand the phone to your granddaughter and tell her it’s Santa Claus!” or ask for their home number so you can call during their dinner.



## GOVERNMENT AND CELEBRITY IMPOSTERS

Claim to be from: Social Security • IRS • Medicare • Local Agencies • Celebrities

- Fake threats of arrest, suspension, or loss of benefits
- Claims your SSN or Medicare number is compromised  
Or you owe back-taxes or are due a stimulus payment
- Caller ID or emails appear official
- Demand immediate payment or personal data
- May include fake badges, seals, or documents
- \* Some threaten arrest!

### **TRUTH:**

No government agency will ever threaten you, demand payment, or ask for personal information by phone or email.

# COMPUTER SCAMS

- If they say it's Apple or Microsoft- They are lying.
- They look REAL! “ You were overcharged” ....
- Pop-up message: “Your computer is infected! Call this number now!”
- Fake calls claiming to be from Microsoft or tech companies  
Scammers send the virus, then charge you to “fix” it
- Never give anyone remote access to your computer who contacts you!  
Verify independently!!!
  - Do not download links
  - Do not give passwords – “You have a suspected unauthorized transaction”

**Take a screen shot or photograph for proof**



# SOCIAL MEDIA

## Facebook, Twitter, TikTok-

- To steal identities

~ Fake! Look at their friend list before you friend them!  
Do they have posts? These are usually not real people.

They steal friends' identities to know you better  
and steal your identity- Don't let them in!





# Too Good to Be True

## **INVESTMENT SCAMS**

Be skeptical of “too good to be true” offers.

Whether it’s a prize, refund, or investment, if it sounds perfect, it’s almost always a scam.

When something feels off, trust your instincts — pause, verify, and walk away if it doesn’t add up.

From pyramid schemes like Bernie Madoff to a fabled Nigerian Prince trying to escape the brutal kingdom, to claim an inheritance to complex financial products - They all need your money!

- Promises of “Guaranteed Return” or “Limited-Time Opportunity”
- Common in Crypto, Offshore Deals, or Pyramid Schemes

### **RULE:**

If it’s risk-free and urgent — it’s a scam.

If anyone promises a guaranteed return — it’s a scam.

### **REALITY:**

Legitimate investments always include risk.



# PRECIOUS METALS SCAM

## “GOLD BAR SCAM”

Danger of losing investments or bank account.  
Must invest in Gold or Silver to secure the accounts.  
Withdraws hundreds of thousands of dollars and takes the cashier check to a gold dealer to purchase the precious metals and send to the caller- e-mailer to secure the accounts.

# MAIL, LOTTERY AND SWEEPSTAKES SCAMS

- “You’ve won — just pay fees or taxes!”
- Fake checks or certificates sent to look official

## TRUTH:

You can’t win a contest you didn’t enter

No real prize ever requires upfront payment



# PHANTOM DEBT COLLECTION

- Threats of arrest or lawsuits for debts that don't exist
- Refuse written proof and demand immediate payment

## PROTECT YOURSELF:

- Ask for ID, written verification, and creditor name

## REMEMBER:

Legitimate collectors provide written proof — scammers don't



## Romance or Confidence Scams (“Fattening the Pig”)

### ROMANCE OR CONFIDENCE SCAMS (“FATTENING THE PIG”)

- Builds emotional trust online — starts small, then grows into money requests
- Months of grooming before the “emergency”
- Often framed as love, friendship, or shared faith

### REMINDER:

Genuine relationships don’t ask for secrecy or cash.

If someone you’ve never met asks for money — stop right there.



# THE GRANDPARENT SCAM

- Caller pretends to be a grandchild in trouble — “Don’t tell Mom!”
- Uses AI or stolen voice clips to sound real
- Response: Always verify by calling family directly using your saved numbers

## **TIPS TO AVOID GRANDPARENT SCAMS:**

- Hang up and call your grandchild or their parent directly
- Ask personal questions a scammer wouldn’t know
- Create a **family password** for real emergencies



# CHARITY AND DISASTER SCAMS

- Fake fundraisers appear after storms, disasters, or tragedies
- Pressure to donate fast or through cash, wire or gift cards
- Refuse to give proof of non-profit status – Or says, “Thanks for the pledge” that you don’t remember giving.

## **CHECK BEFORE YOU GIVE:**

**Local: Call the Fire Department or Police to see if they know about it.**

Verified charities appear on **Give.org** or **GuideStar.org**

Or donate through **United Way (2-1-1)**

**Keep records & make an annual donation plan.**

**REMEMBER:** Real charities don’t rush or pressure you to give.



# MEDICARE AND MEDICAL IDENTITY SCAMS

- Unsolicited calls or fake “plan upgrades”
- Promises of “free” braces, testing kits, or medical equipment
- False claims billed to Medicare under your name

## **HAZARD:**

Medical identity theft can place false information in your medical record — risking your health.

## **PROTECT YOURSELF:**

- Review your Medicare Summary Notices regularly
- Report suspicious charges to **Senior Medicare Patrol**
- Never share your Medicare number unless you initiated the contact
- Scammers will prey on those who may be confused posing as health insurance agents.



# REVERSE MORTGAGE AND HOMEOWNER SCAMS

- Pressure to sign loans, deeds, or reverse mortgages for someone else's benefit
- Fake contractors, family coercion, or dishonest helpers

## WARNING SIGNS:

- Rushed paperwork or “limited-time” offers
- Promises that seem too good to be true

## PROTECT YOURSELF:

- Never sign documents you don't fully understand
  - Contact a **free HUD-approved housing counselor** before making any decisions





## CONTRACTOR & HOME IMPROVEMENT SCAMS

- Door-to-door repair offers after storms or disasters
- Take payment, do poor work, or disappear
- Fake “building inspectors” or foreclosure threats

### **PREVENTION:**

- Get multiple bids and check references
- Verify contractor licenses and bonding
- Never pay upfront
- Don't sign anything you don't fully understand

# Funeral/Cemetery Scams

There are two types of scams.

Scammers read obituaries and call or attend the funeral of a stranger. They will claim the deceased had a debt.

Other scammers – may add unnecessary charges to the funeral bill.

Funeral homes may use hard pressure tactics on family to pay for more expensive services.



**Part 6**

# Resources



[NeverGetScammed.com](http://NeverGetScammed.com)

## THANK YOU & RECOGNIZING OUR PARTNERS

A heartfelt thank you to our community partners:

- **Adult Protective Services, Local law enforcement, Senior centers, libraries, faith groups, Local banks and credit unions**

And to our national partners: **FDIC • CFPB • U.S. Department of Health & Human Services – Administration for Community Living • Senior Medicare Patrol • FTC • SEC • SSA • FINRA • IRS** - These organizations protect consumers and educate older adults — and their resources are **free for everyone.**



# RESOURCES

## 2-1-1 from any phone

- **United Way 2-1-1** — dial 2-1-1 from any phone for local help, volunteer opportunities, and assistance programs
- Get connected to help with medical needs, housing, utilities, or caregiving support
- If the first person you reach isn't helpful or you can't understand each other – Politely end the call - Call back later or try again to reach someone else



# CONTACTS DIRECTORY

**AARP Fraud Watch Network** - Get current scam alerts, report incidents.

[aarp.org/fraudwatchnetwork](http://aarp.org/fraudwatchnetwork)

**Adult Protective Services (APS)** State offices for elder abuse/neglect/financial exploitation.

**ElderCare Locator: 1-800-677-1116**

(512) 929-6900

**Better Business Bureau Senior Fraud Program** 1-804-780-2222

**Consumer Financial Protection Bureau (CFPB)** — Unfair lending, predatory loans,

institutional exploitation. [consumerfinance.gov](http://consumerfinance.gov)

**DirectMail.com – National Do Not Mail List** — Optional registry to reduce sweepstakes/junk mail.

**Do Not Call Registry** — Reduces legit telemarketing (does not block criminals). [DoNotCall.gov](http://DoNotCall.gov)

**ElderCare Locator** — Connect to APS, legal aid, elder programs. **1-800-677-1116 •**

[ElderCare.acl.gov](http://ElderCare.acl.gov) (Mon–Fri 9a–8p ET)

**FBI – Internet Crime Complaint Center (IC3)** — Report online scams, fraud,

ransomware, phishing. [ic3.gov](http://ic3.gov)

**FDIC Federal Deposit Insurance Corporation** 1-877-275-3342 [fdic.gov/education](http://fdic.gov/education)

**Financial Fraud Enforcement Task Force** [stopfraud.gov/protect-yourself.html](http://stopfraud.gov/protect-yourself.html)



~ **Federal Communications Commission (FCC)** — Robocalls, spoofed numbers, phone-related scams. [fcc.gov/consumers](https://www.fcc.gov/consumers)

~ **Federal Trade Commission (FTC)** — National clearinghouse for fraud/ID theft reports [1-877-382-4357](https://1-877-382-4357) • [ReportFraud.FTC.gov](https://ReportFraud.FTC.gov) • [IdentityTheft.gov](https://IdentityTheft.gov)

~ **HHS OIG Fraud Hotline** — Report suspected healthcare fraud, waste, abuse.

[HHS-TIPS \(1-800-447-8477\)](https://HHS-TIPS) • [TTY 1-800-377-4950](https://TTY) • [oig.hhs.gov/fraud/report-fraud](https://oig.hhs.gov/fraud/report-fraud)

~ **HUD – Housing Counseling Line** — Reverse mortgage, foreclosure prevention, housing scams. [1-800-569-4287](https://1-800-569-4287) • [HUD.gov](https://HUD.gov)

~ **IC3.gov** Internet crime complaint center

~ **Identity Theft Assistance (FTC)** — Fraud alert, credit reports, official Identity Theft Report credit freeze. [1-877-438-4338](https://1-877-438-4338) • [IdentityTheft.gov](https://IdentityTheft.gov)

~ **Internal Revenue Service (IRS)** — Verify/learn more [IRS.gov](https://IRS.gov) • Call IRS

[1-800-829-1040](https://1-800-829-1040) • Report IRS impersonation to **TIGTA** [1-800-366-4484](https://1-800-366-4484)

**IRS – Phishing & Scam Resources** — Spot/report IRS email/text scams.

[IRS.gov](https://IRS.gov)



**Local Police / Law Enforcement** — In-person scams  
or immediate danger. **911 (emergency)**

**Medicare Fraud & Abuse Reporting — 1-800-MEDICARE**

**(TTY 1-877-486-2048) • MA/Part D 1-877-7-SAFERX (1-877-772-3379)**

**National Center on Elder Abuse** [Eldermistreatment.usc.edu](http://Eldermistreatment.usc.edu)

**National Center on Law and Elder Rights** [NCLER.ACI.GOV](http://NCLER.ACI.GOV)

**National Council on Elder Abuse** [NCEA.ACL.GOV](http://NCEA.ACL.GOV)

**Never Get Scammed** — Updates, full workshop, phone numbers &  
reporting links. [www.NeverGetScammed.com](http://www.NeverGetScammed.com)

**NCOA** — National Council on Aging [NCOA.org](http://NCOA.org) (Top Scams)

**Office of Inspector General (SSA OIG)** — Report Social Security

fraud/impersonation. [oig.ssa.gov/report/](http://oig.ssa.gov/report/)

**OnGuardOnline.gov** Online safety, phishing and reporting



**NeverGetScammed.com**

**Senior Medicare Patrol (SMP)** — Detect/report Medicare fraud, billing errors, abuse. **1-877-808-2468 • [smpresource.org/find-help](https://smpresource.org/find-help)**

**SMP Resource Center** — Locate your state SMP.

**[smpresource.org/find-help](https://smpresource.org/find-help)**

**Social Security Administration (SSA)** — Suspicious calls, benefit fraud, impersonation. **1-800-772-1213 (TTY 1-800-325-0778) • [ssa.gov](https://ssa.gov)**

**SSA – Fraud Alert / mySocialSecurity** — Set up your account; verify suspicious contacts. **1-800-772-1213 • [oig.ssa.gov/report](https://oig.ssa.gov/report)**

**State & Local Police Departments** — Immediate threats/in-person crimes. **911 or local non-emergency**



**Texas Attorney General (512) 463-2100**

**Texas Senior Medical Patrol 1-888-341-6187**

**Treasury Inspector General for Tax Administration (TIGTA)**

IRS impersonation, tax-refund scams, misuse of federal benefits.

**1-800-366-4484 • [tigta.gov](http://tigta.gov)**

**U.S. Department of Health & Human Services (HHS) —**

Healthcare/Medicare/Medicaid fraud tip line. **1-800-HHS-TIPS (1-800-447-8477) • TTY 1-800-377-4950 • [oig.hhs.gov/fraud/report-fraud](http://oig.hhs.gov/fraud/report-fraud)**

**United Way 2-1-1** — Local help for health/safety, housing, utilities, caregiving. **Dial 2-1-1 from any phone**

**United States Postal Inspection Service (USPS) — Mail theft or fraud via U.S. Mail. [uspis.gov](http://uspis.gov)**

**US Dept of Veterans Affairs [va.gov](http://va.gov) 1-800-827-1000**



**NeverGetScammed.com**

[www.NeverGetScammed.com](http://www.NeverGetScammed.com)

All phone numbers &  
websites available online.

