**What should you do to protect yourself?**

- Register your phone number with the National Do-Not-Call registry at 1-888-382-1222 or donotcall.gov.
- Don’t do business with someone who just shows up at your door.
- Don’t give personal or financial information to an unknown caller, and don’t provide such information for unsolicited email/internet messages.
- Check with BBB before dealing with any company or charity that you are not familiar with. Also check with family members, neighbors or friends.
- If you need to hire a contractor or repairman, ask BBB for a list of Accredited Businesses. Make sure the contractor is properly licensed.
- Don’t yield to high-pressure or emotional sales tactics. Read contracts thoroughly and seek advice from a relative or other advisor if you don’t understand them.
- Never pay money to win a prize or to enter sweepstakes, even if you are sent a check and told to make the payment from that check.
- Never pay the entire cost of a repair job upfront. Try not to pay more than a third.
- Keep careful records of your transactions such as bank or credit card statements. Check them for accuracy and shred documents thoroughly before throwing them away. Thieves can steal a person’s identity from their trash.
- Never wire money to a stranger.
- Do not let door-to-door contractors into your home.

**What other resources are available for advice on protecting seniors?**

**Better Business Bureau**  
(216) 241-7678  
cleveland.bbb.org

**211/First Call for Help**  
dial 2-1-1  
211cleveland.org

**Ohio Division of Securities**  
(800) 788-1194  
com.ohio.gov

**“Do Not Call” Registry**  
(888) 382-1222  
donotcall.gov

**Free Copies of Credit Reports**  
(877) 322-8228  
annualcreditreport.com

**Ohio Attorney General**  
(800) 282-0515  
ohioattorneygeneral.gov

**Pro Seniors Legal Services**  
(800) 488-6070  
proseniors.org

**Ohio Department of Aging**  
(800) 266-4346  
goldenbuckeye.org

**Social Security Administration**  
(800) 772-1213  
socialsecurity.gov

What else do you need to know?
They may be on fixed incomes, making them vulnerable to promises of high investment returns or savings on medical care.

They may own their homes free and clear, making them a target of predatory lenders.

They are often lonely and susceptible to a friendly pitch.

They are more likely to be at home to answer the door or telephone.

They may be physically incapable of making their own home repairs, exposing them to pitches from itinerant workers who knock on the door and offer to do repairs cheaply.

They tend to be more trusting and less likely to suspect a con artist.

They are a number of reasons why older people are targeted by scam artists:

- They are more likely to be at home to answer the door or telephone.
- They tend to be more trusting and less likely to suspect a con artist.
- They are often lonely and susceptible to a friendly pitch.
- They may be physically incapable of making their own home repairs, exposing them to pitches from itinerant workers who knock on the door and offer to do repairs cheaply.

Why are seniors targeted and vulnerable?

There are a number of reasons why older people are targeted by scam artists:

- They are more likely to be at home to answer the door or telephone.
- They tend to be more trusting and less likely to suspect a con artist.
- They are often lonely and susceptible to a friendly pitch.
- They may be physically incapable of making their own home repairs, exposing them to pitches from itinerant workers who knock on the door and offer to do repairs cheaply.

Protecting Older Americans from Fraud

Older Americans are the fastest growing segment of the population to be victimized by identity fraud and Internet schemes. Every day con artists bombard the telephones, mailboxes and even the e-mail accounts of older Americans.

In addition to the newer kinds of fraud, seniors continue to be victimized by age-old scams such as foreign lotteries, shoddy home improvement work, and investment schemes promising high returns. In many instances, nest eggs are completely wiped out and older Americans’ homes are lost due to these crimes. To compound the problem, the victims are often reluctant to report the crime out of embarrassment or fear that they will lose control over their affairs.

What are the most common scams that victimize seniors?

Foreign Lotteries

You receive a call or email advising that you have won a large amount of money in the Canadian or other foreign lottery, but have to send money upfront to pay taxes and fees. Such lotteries are illegal. Sometimes you may be sent a check as partial payment, but the check will be a forgery.

Home Repair or Improvement Scams

Criminals show up uninvited at your door offering to make repairs and then do shoddy work at an exorbitant price. They may also arrange financing through predatory lenders who charge high fees and rates with monthly payments you can’t afford.

Grandparent Scam

Criminals call, pretending to be your grandchild. The caller needs you to wire money immediately for an emergency – bail, attorney’s fees, fine, etc. Ask the caller questions only your grandchild would know (name of pet or parent’s address) or call your grandchild directly to see if they are in trouble.

Phishing

You receive an e-mail advising that there is a problem with your bank account and are instructed to click on a hyperlink to another site to provide verification information such as a Social Security or PIN number. The email and website look legitimate, often containing the company’s logo, but are fake and the information is then used to steal your identity. Banks and other legitimate companies would never request confidential information in this manner.

Phony Charities

You receive a phone call or personal visit from someone soliciting money for what sounds like a legitimate charity, but is really a scam. Often they appear to be associated with the police or fire departments.

Phony Prescription Plans

You sign up only to discover that the plan is not honored by any pharmacies.

Identity Theft

A caller demands your bank account or credit card number for "security" reasons. You get an email from the IRS asking for your Social Security number in order to send a tax refund. If you provide this type of personal information, you are at risk of having your identity stolen. Scammers can use this information to open credit card accounts or obtain loans in your name.

Medical Quackery

Natural "cures", miracle weight loss products, exotic potions and pills - questionable health related products are promoted heavily in ads found in newspapers, magazines, TV and on the Internet. Be skeptical of advertised claims. Always check with your personal physician before buying or using any pills, creams, liquids, or herbal supplements.

"Sweetheart” Swindles

You are a member of an online social networking site and receive emails from someone who is romantically interested in you. They begin asking you for money for medical expenses, to help a family member or other reason. After you wire the funds, the emails - and your Romeo - disappear.

Start With Trust

Why would they do this? There are several reasons why older people are targeted by scam artists:

- They believe they will lose control over their affairs.
- They lose money due to these crimes.
- Their e-mail accounts are targeted by scam artists.
- Their homes are completely wiped out and older Americans' homes are lost due to these crimes.

To compound the problem, the victims are often reluctant to report the crime out of embarrassment or fear that they will lose control over their affairs.

Why are seniors targeted and vulnerable?

There are a number of reasons why older people are targeted by scam artists:

- They are more likely to be at home to answer the door or telephone.
- They tend to be more trusting and less likely to suspect a con artist.
- They are often lonely and susceptible to a friendly pitch.
- They may be physically incapable of making their own home repairs, exposing them to pitches from itinerant workers who knock on the door and offer to do repairs cheaply.

Protecting Older Americans from Fraud

Older Americans are the fastest growing segment of the population to be victimized by identity fraud and Internet schemes. Every day con artists bombard the telephones, mailboxes and even the e-mail accounts of older Americans.

In addition to the newer kinds of fraud, seniors continue to be victimized by age-old scams such as foreign lotteries, shoddy home improvement work, and investment schemes promising high returns. In many instances, nest eggs are completely wiped out and older Americans’ homes are lost due to these crimes. To compound the problem, the victims are often reluctant to report the crime out of embarrassment or fear that they will lose control over their affairs.

What are the most common scams that victimize seniors?

Foreign Lotteries

You receive a call or email advising that you have won a large amount of money in the Canadian or other foreign lottery, but have to send money upfront to pay taxes and fees. Such lotteries are illegal. Sometimes you may be sent a check as partial payment, but the check will be a forgery.

Home Repair or Improvement Scams

Criminals show up uninvited at your door offering to make repairs and then do shoddy work at an exorbitant price. They may also arrange financing through predatory lenders who charge high fees and rates with monthly payments you can’t afford.

Grandparent Scam

Criminals call, pretending to be your grandchild. The caller needs you to wire money immediately for an emergency – bail, attorney’s fees, fine, etc. Ask the caller questions only your grandchild would know (name of pet or parent’s address) or call your grandchild directly to see if they are in trouble.

Phishing

You receive an e-mail advising that there is a problem with your bank account and are instructed to click on a hyperlink to another site to provide verification information such as a Social Security or PIN number. The email and website look legitimate, often containing the company’s logo, but are fake and the information is then used to steal your identity. Banks and other legitimate companies would never request confidential information in this manner.

Phony Charities

You receive a phone call or personal visit from someone soliciting money for what sounds like a legitimate charity, but is really a scam. Often they appear to be associated with the police or fire departments.

Phony Prescription Plans

You sign up only to discover that the plan is not honored by any pharmacies.

Identity Theft

A caller demands your bank account or credit card number for "security" reasons. You get an email from the IRS asking for your Social Security number in order to send a tax refund. If you provide this type of personal information, you are at risk of having your identity stolen. Scammers can use this information to open credit card accounts or obtain loans in your name.

Medical Quackery

Natural "cures", miracle weight loss products, exotic potions and pills - questionable health related products are promoted heavily in ads found in newspapers, magazines, TV and on the Internet. Be skeptical of advertised claims. Always check with your personal physician before buying or using any pills, creams, liquids, or herbal supplements.

"Sweetheart” Swindles

You are a member of an online social networking site and receive emails from someone who is romantically interested in you. They begin asking you for money for medical expenses, to help a family member or other reason. After you wire the funds, the emails - and your Romeo - disappear.

Start With Trust

Why would they do this? There are several reasons why older people are targeted by scam artists:

- They believe they will lose control over their affairs.
- They lose money due to these crimes.
- Their e-mail accounts are targeted by scam artists.
- Their homes are completely wiped out and older Americans' homes are lost due to these crimes.

To compound the problem, the victims are often reluctant to report the crime out of embarrassment or fear that they will lose control over their affairs.