

How to recognize (and help avoid) common phone scams



Older adults lose money every year to financial exploitation and fraud, more commonly known as a scam. However, with the right knowledge, it can be much easier to identify when something is not right before it's too late. Here are three scams that are often reported and what you can do to avoid becoming a victim.

Social Security spoof

In this scam, the caller poses as a representative of the Social Security Administration (SSA) and threatens the victim with arrest or legal action if they don't call a specific phone number or press a number to address the issue. If you have caller ID and screen calls, they may "spoof" the phone number so it looks like the call is coming from a Social Security hotline.

What to do: Social Security rarely calls individuals and would not threaten arrest or legal action. If you get a call like this, hang up. You can also report calls to the SSA Office of the Inspector General by submitting a report on the OIG website or by calling 800-269-0271.

Grandparent scam

Someone calling pretends to be a grandchild, claims to have been in an accident or legal trouble, and asks for money to be sent right away.

Scammers may ask for the cash to be sent in several separate envelopes or placed between the pages of a magazine and sent through several carriers, such as UPS, FedEx, and the U.S. Postal Service.

What to do: If you get a call like this, don't rush to send money. Stop and call the grandchild back on a correct phone number and verify where they are. If you have mailed cash, report it right away to the postal service or carrier you used. You may be able to stop delivery if you have a tracking number and act quickly. You should also file a complaint with the Federal Trade Commission (FTC) on their website.

Fake charity

Scammers have several variations on using a fake charity to steal money. One very common tactic is to take advantage of both victims of natural disasters and those who want to help out after a devastating event. Generally, scammers impersonate the charity to get money or information. They may also set up fake websites or claim to be from the IRS to collect information, saying they'll help with filing loss claims or tax refunds.

What to do: Be cautious with unsolicited requests, especially after a natural disaster. To find reputable charities, look for an organization's rating on places such as GuideStar or Charity Navigator.

To find legitimate help after a disaster, use the National Council on Aging's Benefits CheckUp disaster assistance tool.

General rules to avoid being taken advantage of:

- Never provide personal information such as your Social Security Number, bank account numbers, or birth date to anyone who contacts you unsolicited.
- Never send money to anyone who contacts you if you don't know them personally.
- Join the Federal Do Not Call list by visiting donotcall.gov. Your state may have a No Call list as well.

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