

Your Grandson's Not in Jail: Scams Targeting Senior Citizens

Gina Taylor, Faculty Success Coach and Carter Taylor, Former 4-H Program Coordinator – Wirt County

Educational Objectives

- Participants will identify one type of telephone scam.
- Participants will identify one type of Internet scam.
- Participants will identify one type of financial scam.
- Participants will identify one type of homeowner scam.
- Participants will identify three ways to avoid being scammed.

What is a Scam?

In a world where clicking, swiping and digital transactions are the norm, it's unfortunate that seniors often find themselves particularly at risk. Scammers tend to target seniors for very specific reasons. Maybe you live alone, or you may have a health condition, or maybe you are not very tech savvy. The goal of these scams is to exploit your trust and your bank accounts. According to the FBI Internet Crime Complaint Center, in 2022, people over age 60 filed 88,262 complaints of fraud that resulted in \$3.1 billion in losses to individuals.



Navigating the murky waters of scams can be tough, especially for seniors who often find themselves on the radar of some not-so-nice characters looking to make a quick buck. Whether it's over the phone, online, or even at their front door, scams come in many shapes and sizes. Let's walk through some of the most common ones, how they work and tips to keep the bad guys at bay.

Telephone Scams

The Grandparent Scam

Picture this: a scammer calls, sounding distressed, claiming to be your grandchild or another family member who's in a pinch – maybe they're in jail, hospitalized or stuck overseas. They'll beg for money and insist the senior keeps it hush-hush – "Please don't tell my parents I'm in

– continued –

trouble.” Before you act, take a breath, and verify their story. Call them back on a known number or check in with another family member to verify what they’re telling you.



IRS Scam

Calls from “officials” at the IRS can be terrifying. They say you owe money and must pay up. Criminals contact unsuspecting seniors and provide fake names and IRS badge numbers to fool you into believing their story. Their favorite tactic? Threatening legal action to scare you into paying up. They typically ask you to provide a wire transfer or a gift card to pay the money you “owe.” Don’t be fooled. The IRS will never contact you by phone.

Social Security Scams

Social Security scammers will tell you that your benefits have been suspended due to “suspicious” activity with your Social Security number, or that your number has been used in a crime. These perpetrators often use robocalls to reach you. You may be told to “press 1” to speak to a support representative for help reactivating your social security number. They also use a technique called “caller ID spoofing,” which means they use software to make it look like the call is coming from the Social Security Administration.

Charity Scams

Fake charity pleas often happen after disasters or during holiday seasons. These scams prey on the generosity of seniors, asking for donations to nonexistent charities. When giving, always know

the charity you are giving to. Research them online or talk to your friends about them. A good rule of thumb is to stick to one or two well-known charities that you respect. Avoid charities that you have never heard of before.

Prevention Tips:

- Hang up and call back using a known number to verify identities.
- Be wary of urgent money requests over the phone.
- Use caller ID to screen calls.

Internet Scams

Phishing (pronounced like “fishing”) Emails

Scammers love sending emails that look like they’re from your bank or a popular service, asking for your personal info or tricking you into downloading malware (software used to steal data and damage or destroy computers). Scammers pose as banks, tax officials or even healthcare providers to trick you into giving up your personal information like social security numbers, passwords and bank details. The golden rule? Always verify the source before you share any personal details. If you’re unsure, go to the actual site in question, or try calling their official number.

Tech Support Scams

Watch out for fake tech support claims about viruses on your computer. Criminals reach out to you and claim to be computer technicians from well-known companies, or they may use a pop-up message on your computer (these are very common) to “warn” you about problems with your computer. They might ask you for remote access or money for support you don’t actually need. Pop-ups are especially dangerous, not by themselves, but when you click on them. That click opens a door to your computer for them. Here’s a scenario: you get a pop-up claiming your computer is at risk of a serious virus. But here’s the twist—they’re the virus! They might offer to fix your computer for a fee or get you to



download some software that will let them into your system. NEVER click on those offers. Real tech support usually doesn't solicit you to give you help. If you get one of these calls or pop-ups, it's best to say no and consult someone you trust. No legitimate company will EVER call you and say that they noticed something wrong on your computer. If you get one of these pop-ups, restart your computer immediately.

Romance Scams

Many seniors use dating apps and social networking sites to meet people, but scammers also use these sites to try to scam you. They set up fake profiles to build online relationships with unsuspecting victims. Once the relationship is going, they may talk to you about their financial problems or ask for money to come and visit you. Never send money to these people. They are often in "relationships" with numerous people whom they are also scamming.



Online Shopping Scams

If an online deal looks too good to be true, it probably is. Scammers set up fake shops to sell items that never arrive or are drastically different from what was advertised. Often you will see these scams come via email or on social media. These scams can even happen with online stores like Amazon and Walmart because they use third-party sellers. Many times, if you read the

comments below the post, you will see that other people will report the scam in their comments.

Prevention Tips:

- Directly type website addresses instead of clicking on links in emails.
- Ignore unsolicited help offers, particularly those asking for computer access.
- Stick to well-known and reputable shopping sites.

Financial Scams

Investment Scams

These promise high returns with no risk and might involve complex schemes like unregistered securities or Ponzi setups. If someone offers you a chance to invest in a 'once-in-a-lifetime' scheme that promises big returns with no risks, hold onto your wallet. Always check with a trusted financial advisor before making any investment.

Lottery or Sweepstakes Scams

Imagine being told you've won a prize but need to pay a fee to unlock it. If there's a payment up front, it's a scam. Winning big sounds great, right? But if you're told you've won a lottery or sweepstakes that you don't remember entering and need to pay a fee to collect your winnings, it's probably a scam. Remember, legitimate contests don't ask winners to pay to get their prizes. Also beware of "lottery" companies that ask you for your bank account number to transfer your winnings.

Estate and Trust Scams

When it comes to living trusts, con artists contact seniors by phone, email or mail to offer the opportunity for you to attend a seminar or for an authorized representative to visit your home to discuss setting up a living trust. Often, they sell seniors a "kit" for thousands of dollars that contains paperwork that you can get at no cost from your own bank.

Contractor Scams



After a natural disaster, such as a tornado or flood, fake contractors may appear offering cheap repairs but require upfront payment without delivering any actual work. Never pay for work up front and always check with your local or state government to make sure your contractor is licensed and insured. Check with your local Home Builder's Association to see if the contractor has any complaints filed against them.

Prevention Tips:

- If an investment sounds too good to be true, it probably is.
- Never pay to receive a prize.
- Consult trusted family or financial advisors before making big decisions.
- Verify contractor credentials and ask for references.
- Read contracts carefully.
- Get multiple estimates on any repairs or renovations.

Tips to Dodge the Scams

Remember, while some scams are classics, new scams pop up nearly every week. Be on the lookout and always be suspicious. Here are some ways to help you get through any type of scam.

- **Stay Informed:** Keeping up with the types of scams out there is half the battle. You can sign up for Scam Alerts by visiting the West Virginia Attorney General's Office website – www.ago.wv.gov and click on the Consumer Protection tab at the top of the page. Then, scroll down until you see Scam Alerts. Once you click on it, you can sign up to receive updated information on new and current scams.

2024

WVU is an EEO/Affirmative Action employer — Minority/Female/Disability/Veteran.

In accordance with federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, West Virginia University is prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA.

Reasonable accommodations will be made to provide this content in alternate formats upon request. Contact the WVU Division for Land-Grant Engagement Communications at 304-293-4222. For all other ADA requests, contact Division of Diversity, Equity and Inclusion at ADA@mail.wvu.edu or 304-293-5600.



- **Double Check:** Always verify who you're dealing with. Look up official contact details and reach out directly. For example, if you receive a call from your favorite shopping website or your credit card company asking for payment, hang up and call them back using their official phone number.
- **Keep Personal Information Personal:** Be cautious about who you share your personal information with, especially online or over the phone.
- **Talk About It:** If something feels off, talk to a friend or family member before you act.

Resources

Federal Trade Commission. How to Avoid a Home Improvement Scam. July 2022. Retrieved from <https://consumer.ftc.gov/articles/how-avoid-home-improvement-scam>.

National Council on Aging. The Top 5 Financial Scams Targeting Older Adults. December 8, 2023. Retrieved from <https://www.ncoa.org/article/top-5-financial-scams-targeting-older-adults>.

National Institute on Aging. Beware of Scams Targeting Older Adults. October 12, 2023. Retrieved from <https://www.nia.nih.gov/health/safety/beware-scams-targeting-older-adults>.

United States Department of Justice. Senior Scam Alert. Retrieved from <https://www.justice.gov/elderjustice/senior-scam-alert>.

West Virginia Attorney General's Office. Consumer Protection Office. Retrieved from www.ago.gov/consumerprotection





Avoid the Scam Activity

Cut out the cards below on the solid lines and fold them on the dotted lines so you have two cards back-to-back. Then quiz each other about the type of scam and what you should do.

Question	Answer
Hi. This is Ginny and I'm calling from the shopping network. We had a problem with your credit card. Can you give me that number over the phone?	This is a shopping scam. Hang up and find the number for the shopping network. Call them to verify the information.
Grandma, it's Charlie. I am in Cincinnati. I went out with my friends and got arrested for underage drinking. Can you send me money for bail? Don't tell my parents!	Ask Charlie for details only he would know. Call Charlie on his cell phone. Call Charlie's mom to verify.
I fell in love with you from our first email. I would love to finally meet you in person. I don't have enough gas money to travel to see you. Can you wire transfer some money to me?	No. Just no. This is probably a Romance Scam. Tell the person you don't have any money either. Don't fall for the pressure!
Dear Winner. You have won the sweepstakes of \$1 million! Please reply with your bank account number so we can transfer your winnings to you!	This is a lottery scam. Never give out your bank account number on the phone or via email.
Hi Ma'am. I'm Zeke from your local Internet provider. We noticed some suspicious activity on your computer. For only \$249, I can log onto your computer and fix the problem before your entire system crashes.	This is a Tech Support Scam. Hang up and contact your actual Internet provider to verify the information. Notice the fear tactics used.
I'm a contractor. I was driving past your house and noticed you have shingles missing from your roof. I can fix that before your whole house gets flooded. All I need is \$1,000 up front to buy the materials.	This is a contractor scheme. Take their name and check with your local Home Builders Association to verify their credentials and if they have any complaints against them.

