

ADDITIONAL RESOURCES

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

DOJ Elder Fraud Hotline
1-833-372-8311

FBI Internet Crime Complaints
ic3.gov

KNOW THE RED FLAGS

- ▶ “Free,” “low cost,” or too good to be true deals
- ▶ Unusual payment types like prepaid debit cards, gift cards, or wire transfers
- ▶ Claims that you only pay postage or administrative fees
- ▶ Aggression or pressure to act NOW
- ▶ Sure-fire investment opportunities
- ▶ Charities that say 100% of your donation goes directly to the victims

ADDITIONAL TIPS

- Work with businesses that have proper identification, licensing and insurance
- Never allow anyone into your home unless you’ve scheduled an appointment or reported a problem.
- Double-check your online purchase is secure before checking out. Look for the “https” in the URL: “S” is for “secure”
- Don’t trust everything you see. Con artists spoof phone numbers, emails, logos, images, and use familiar names to seem more legitimate
- Get all the details of your project in writing. Be sure you have a signed contract and have read the fine print
- Do your research. Get referrals from family or friends. Check with BBB for unfamiliar companies or charities

ADDITIONAL QUESTIONS?

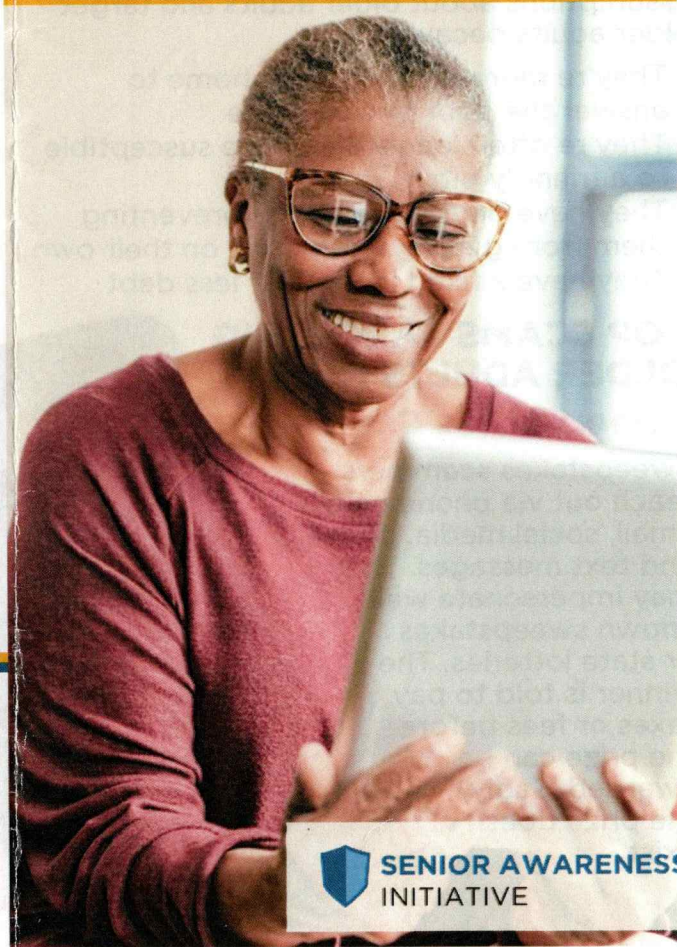
 **Better Business Bureau**
Serving Greater Cleveland
info@cleveland.bbb.org
216.241.7678 | BBB.org



SCAMS AGAINST OLDER ADULTS

TIPS AND RESOURCES FROM
YOUR BETTER BUSINESS BUREAU

BBB.org



 **SENIOR AWARENESS INITIATIVE**

For more than 100 years, Better Business Bureau (BBB) has been helping people find businesses, brands, and charities they can trust. Your BBB serves Ashtabula, Cuyahoga, Geauga, Lake, and Lorain counties by advancing marketplace trust and ethics.

Senior Awareness Initiative

Scams against older adults generate billions of dollars each year for criminals. These con artists use tactics specifically geared towards older adults. BBB is here to show you red flags and common tactics to help older adults avoid fraud.

Why Scammers Target Older Adults

No matter your age, no one is immune to scams. But scammers make a lot of assumptions about older adults and target older adults because:

- They're more likely to be at home to answer the door or telephone
- They're often lonely and more susceptible to a friendly pitch
- They have physical ailments preventing them from getting work done on their own
- They have a fixed income or less debt

TOP SCAMS TARGETING OLDER ADULTS

Sweepstakes Scams

Sweepstakes scammers reach out via phone calls, email, social media, by mail, and text messages. They may impersonate well-known sweepstakes or state lotteries. The winner is told to pay taxes or fees before the prize can be awarded. Sadly, the prize doesn't exist.



Emergency Scams

This trick begins with a phone call from someone posing as a grandchild or other young family member. The phony grandchild will claim to be out of town and in an emergency situation, like a car accident or under arrest. The scam artist will urge you to send money or gift cards ASAP and to not tell Mom or Dad.

Home Improvement Scams

Criminals show up uninvited at your door offering to make repairs and then do shoddy or no work for high prices. They may also arrange financing through predatory lenders who charge high fees with payments you can't afford.

Phishing and Tech Scams

Links found in unsolicited emails or messages on social media can be unsafe. It may look like they lead to an official website, but they will download malware onto your computer giving scammers access to your sensitive information. Con artists may also impersonate tech support staff claiming your computer is broken when it isn't.

Medical Quackery

Fraudsters will pose as a government authority to persuade you to provide personal information related to your Medicare, Medicaid, or insurance accounts to steal your identity or submit fake medical charges. Scammers also target older adults for medical products advertising fake miracle cures.

Sweetheart Swindles

Romance scammers charm you and then ask for money for medical expenses, family concerns, etc., that pull at your heartstrings. Once the con artist receives the funds, they disappear for good.



BBB.ORG

WHAT DO YOU DO IF YOU GET SCAMMED?

1. Contact the fraud departments of the three major credit bureaus
2. Remove fraudulent info from your credit report
3. Add a fraud alert and freeze your credit report
4. Close any accounts that have been compromised or opened by the thief
5. File a police report
6. Change all affected account passwords
7. File a report with the Federal Trade Commission (FTC) at IdentityTheft.gov or 1-877-438-4338



 **Scam Tracker**
BBB



In 2020, consumers saved
\$21 MILLION
by checking BBB ScamTracker before or during a scam*

Spot a business or offer that sounds like an illegal scheme or fraud?

Tell us about it. Help us investigate and warn others by reporting what you know.

BBB.org/ScamTracker

*2020 BBB Scam Tracker Risk Report