



# Fraud Watch Network

The Scam Landscape: Staying Safe

# You Can Protect Yourself



Rejoin Volunteer Help Member Benefits

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Hi, Mary 



MONEY / SCAMS & FRAUD

About AARP Fraud Watch Network

Scam Map · The Perfect Scam Podcast · Gift Card Payment Scams

About

[En español](#)

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

The AARP Fraud Watch Network™ is a free resource for all. With AARP as your partner, you'll learn how to proactively spot scams, get guidance from our fraud specialists if you've been targeted, and feel more secure knowing that we advocate at the federal, state, and local levels to protect consumers and enforce the law.

Protecting consumers goes back to AARP's founding. [Learn more about our history.](#)

What We Help You Do



Stay Informed

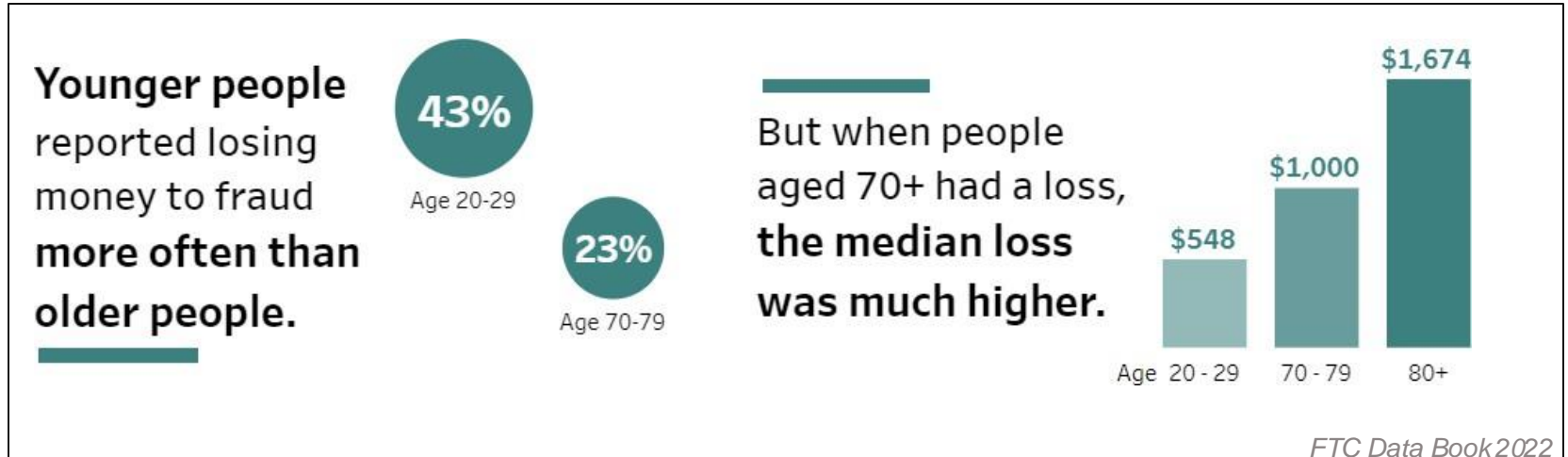


Find Support



Have a Voice

# Fraud & Older Adults



Younger people lose money to fraud more often.  
Older people lose so much more.

# You Can Protect Yourself

## AARP Toll Free Fraud Watch Helpline

**1- 877-908-3360 / Monday - Friday 8AM – 8PM**

### **Our trained operators can offer:**

- Tips on how to spot a scam
- Concrete steps to avoid and prevent fraud
- Actions to take if you have experienced fraud
- Emotional support from peers who have experienced fraud
- Referrals to law enforcement and other agencies that investigate fraud

The helpline also offers translation services

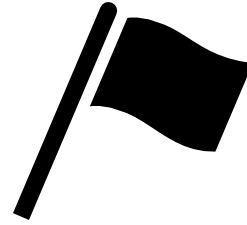
**[aarp.org/fraudwatchnetwork](https://aarp.org/fraudwatchnetwork)**

# Why Scams are Successful

**THE ETHER**

Heightened emotions block logical thinking  
Fear, Excitement, New Love...

# Red Flags That Indicate a Scam



- Urgency / Expediency / Pressure
- Bait & Switch - Paying upfront for a free training, prize, course, certificate or to clear your credit
- Spelling mistakes or grammatical errors
- Untraceable payment method – gift card
- Unsolicited phone call asking for personal info
- Overpayment; requiring you to pay back
- Asking you not to speak to police or family
- Opening an account on someone else's behalf
- Instant intimacy followed by favors



# Common Scams

# Identity Theft







# **Gift Cards as Payment in Scams**



## Why Gift Cards?

- Virtually untraceable
- Readily converted to cash or bitcoin
- Ability to move large amounts of money in small parcels

# Impostor Scams: the Impostors

## Government

- Social Security Administration
- IRS
- Medicare
- FTC
- U.S. Postal Service

## Business

- Amazon
- Utility companies
- FedEx/UPS
- Norton
- Microsoft

# Online Romance Scams



Sarah Jennings  
AARP

MEETING A ROMANTIC  
PARTNER ONLINE  
CAN BE GREAT





# Prevention Strategies

# Always Take Time to Verify the Source

- The government and businesses do not contact you out of the blue about a “problem”
- Concerned? Contact the entity at a trusted phone number. VERIFY their identity.
- Make no payments, share no sensitive info

# What You Can Do

- ✓ Keep operating & antivirus software current
- ✓ Keep your passwords private — don't share
- ✓ Use unique passwords for each online account
  - Consider a password manager





## CREATE STRONG PASSWORDS

1. Be unpredictable
2. Be varied
3. Use special characters
4. Increase length
5. Use passkey / Two Step verification
6. Let Browsers help



# FREEZE YOUR CREDIT

Open accounts with the major credit reporting companies. Verify your identity and save and store your pin. Request a credit freeze.

**Equifax – 1-800 – 349-9960**

**Experian – 1-888-397-3742**

**TransUnion – 888-909-8872**

If you do need to apply for credit, you can unfreeze it quickly.

# What You Can Do

- ✓ Avoid making a financial decision in a heightened emotional state
- ✓ Do your research
  - **Charities:** [charitynavigator.org](https://charitynavigator.org), [give.org](https://give.org)
  - **Brokers:** [brokercheck.finra.org](https://brokercheck.finra.org)
- ✓ Screen phone calls; watch out for fake emails and text messages
- ✓ Develop a refusal script

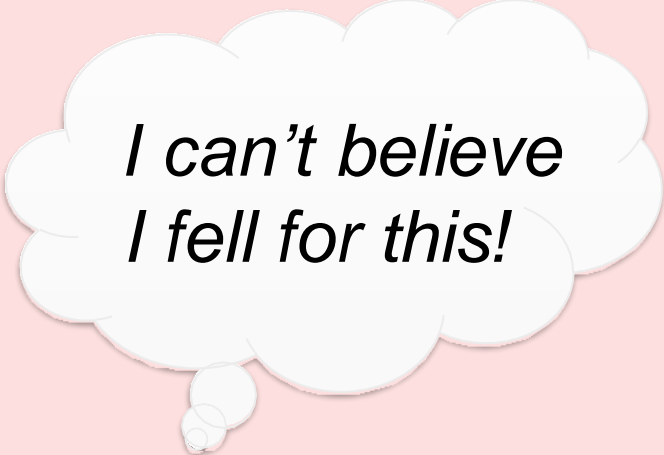
# Practice Saying No

Spend time rehearsing your refusal

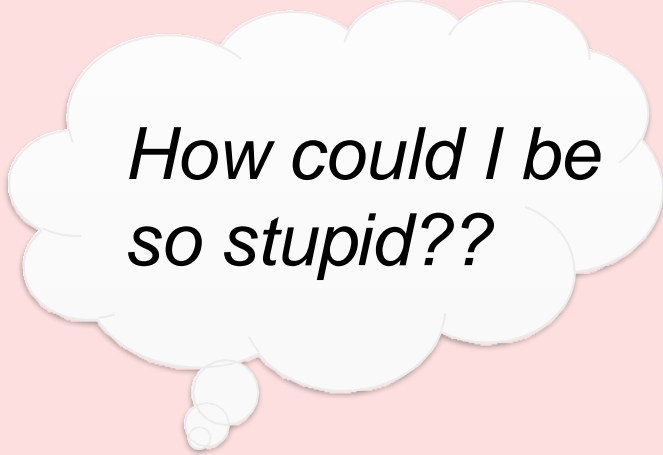
- **“No thank you.”**
- **“I don’t deal with these matters by phone.”**
- **“I’ll need time to verify this.”**
- **“I believe that account is all paid up/I don’t believe I owe any money. I’ll double check and give the main office a call back as soon as possible.”**
- **“This is not something I need/am interested in, thanks any way.”**
- **“My son/daughter can help me with that. Thank you for bringing it to my attention.”**



# How Victims Talk about Themselves



*I can't believe  
I fell for this!*



*How could I be  
so stupid??*

# How We React to Crimes:

## Violent Crimes:

- We show empathy
- We expect help from law enforcement including prosecution and protection

## Financial Crimes:

- We blame the victims (“How could you fall for that? You have to be an idiot!”) and use positive words to describe the criminals (ex: shrewd, crafty)

**CHANGE IS NEEDED**

# Empowering Victims to Get Support



## Fraud Victims Support Group

- 1-hour, free, virtual sessions open to anyone across the country
- Lowers stress
- Safe space to talk
- Open to victims and family members

[aarp.org/fraudsupport](https://aarp.org/fraudsupport)



## Conclusion

Share what you learned with your friends and family to help protect them, too.

If you can **SPOT** a scam, you can **STOP** a scam.



**Thank You**  
for Joining Us!