

10 Tips to Prevent Future Scams

Each day, older adults are targeted by scammers and their deceiving tactics which may potentially result in billions of dollars lost. Scams continue to evolve over time, keeping up with current events. Here are a few tips to prevent future scams.

- 1. Never give your social security number (SSN), credit card information, or other personal information to others.
- 2. Be skeptical of "too good to be true" offers.
- 3. Do not open emails you are unfamiliar with.
 - More importantly, do not reply to such emails or click on any file attachments.
- 4. If you own a cellphone, do not answer calls or messages from unknown numbers. People who know you are more likely to leave a voicemail.
 - To be safe, block unknown numbers or create a contact for them labeled as "SPAM" to remind yourself not to answer.
 - Alternatively, check with your cell service provider if they provide any services that check or prevent scam callers.
 - Scammers now have the technology to change their caller ID. Although caller ID is a useful feature for identifying incoming calls, do not blindly trust it and approach calls from familiar area codes with caution.
- 5. Never make an "on-the-spot" decision. If the person says you <u>must</u> act now, remain calm and do not fall for making an irrational decision.
- 6. If a scammer says you have won a "free" prize but only have to pay for taxes or shipping, they are in violation of federal law.
- 7. Ignore pop-ups or notifications on your computer that state you have a virus or malware that can be fixed by a technician. This "technician" is a scammer asking for payment and may install a useless program onto your computer.
- 8. Do not listen to threats made by strangers.
- If the person mentions a company or product, search their name on the Internet to see if people have reported similar experiences and if they have been reported as scams.
- 10. If you have been victimized by a scam before, beware of follow-up scammers who may offer to help you recover from the original scam for a fee.

Scan the QR code here or visit keiro.org/senior-scams for more information on how to prevent scams.

