

A Guide to Protecting Older Adults from Fraud



This publication has been authored by [Stop Abuse Today, Inc](#) in association with the [Holland Police Department](#) and is being distributed to provide guidance to protect older adults from financial exploitation. Financial Exploitation is an act or omission by another person, which causes a substantial monetary or property loss to an elderly person, or causes a substantial monetary or property gain to the other person.

Financial exploitation is a crime in Massachusetts when committed against a person 60 yrs of age or older. To report elder abuse or neglect, including financial exploitation of a person 60 years of age or over, you may call the Executive Office of Elder Affairs EOEa at **800-922-2275** or visit: [Reporting Elder Abuse & Neglect at Mass.gov](#)

How Do Scams Work? (ROBO-CALLS) Robo-calls take advantage of sophisticated, automated technology to dial a large amount of phones from anywhere in the world. While there are legitimate uses for robo-calls, they can also be used to carry out a variety of scams on trusting older adults who answer the phone. Scammers often manipulate or “spoo” the actual phone number of a government agency, or spoo a number from your local zip code. This can trick people into thinking the caller is from a valid source. Scammers often request specific forms of payment that don’t always require identification, such as a prepaid debit card, gift cards, cash, wire transfer, or by using special technology. Scammers often use high-pressure tactics that play on the emotions of their victim to get them to send cash as quickly as possible.

How Do I Protect Myself? Be cautious of providing personal information over the phone and via the internet. Most legitimate organizations will not ask you to provide information like your social security number. If you do make a purchase, make sure you know the caller is legitimate, particularly if providing bank account and routing numbers. Be especially cautious if told you won a contest you did not enter, or if you receive unsolicited emails or calls for services you were not seeking. **Never sign something that you don’t understand.** Have a trusted-unbiased person assist you when entering into contracts or signing a legal document. **Monitor your financial accounts for unusual activity.**

5 Scams Targeting Older Adults. **Government Impersonation-** Scammers pretend to be from the IRS, Social Security Administration, or Medicare. They may say you have unpaid taxes and threaten arrest if you don’t pay immediately. They may also threaten to cut off benefits if you don’t provide personal information. **Impending Lawsuit-** The victim receives an urgent, frightening call from someone claiming to be from the government, or a law enforcement agency (like the police). They are told if they don’t pay a fine by a certain deadline, they will be sued or arrested for some made-up offense. **Sweepstakes and Lottery Scams-** Scammers say you won the lottery or a prize and you must send money upfront to cover taxes and processing fees. **Can You Hear Me “Robo-call”.** When the older adult says “yes,” the scammer records their voice and hangs up. The criminal then has a voice signature to authorize unwanted charges on items like stolen credit cards. **Grandparent Scam-** Scammers call pretending to be a grandchild asking for money to solve an urgent financial problem (such as overdue rent, car repairs, or jail bond). In other versions, the caller claims to be a doctor, or lawyer trying to help the grandchild.

Source Credit: National Council on Aging NCOA, Consumer Financial Protection Bureau CFPB, Financial Fraud Enforcement Task Force, Federal Trade Commission FTC, Executive Office of Elder Affairs EOEa, STOPFRAUD.GOV, Scams and Safety- fbi.gov, Scams and Fraud- AARP.

Stop Abuse Today, Inc
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Serving: Brimfield, Holland, Wales, and beyond. Hampden County Commonwealth of Massachusetts.

Important Phone Numbers

Police/Fire/Rescue Emergency: 911
Regional Dispatch Center: 413-245-7222
Holland Police Voicemail: 413-245-0117
GSSSI : 800-649-3641



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