



Scams targeting older adults are rising rapidly. Financial losses among Americans age 60 and over now reach billions of dollars each year, and many incidents are never reported. Modern scams do not rely on technical skill alone. They rely on trust, urgency, and emotional manipulation. Awareness and education are the strongest defenses.

How Seniors Can Protect Themselves

Phone Scams

- Slow the conversation down and remember there is no obligation to act immediately
- Be cautious of callers demanding urgency, secrecy, or payment
- Hang up if something feels wrong, even if the caller insists otherwise
- Verify by calling a trusted number from an official bill or website
- Never share financial details, account numbers, or one time passcodes
- Use a family code word to confirm real emergencies involving loved ones

AI Scams (Fake Voices and Videos)

- Treat urgent money requests with caution, even if the voice seems familiar
- Pause and remember real emergencies allow time to verify
- Ask for a pre agreed family code word during emergency calls
- Confirm details with another trusted family member
- Hang up to verify without guilt or pressure

Online Scams

(Email, Texts, and Fake Websites)

- Be cautious of unexpected messages requesting information or urgent action
- Avoid clicking links or downloading attachments from unknown senders
- Check website addresses carefully before entering information
- Remember legitimate organizations do not ask for passwords via email or text
- Contact organizations directly using known phone numbers or official websites

How Families and Caregivers Can Help

- Talk regularly about common scams without blame
- Set a pause and verify rule for money or personal information
- Establish trusted verification contacts
- Encourage callbacks using saved phone numbers
- Review privacy and security settings together

**PROTECTION STARTS WITH KNOWLEDGE,
CONVERSATION AND CONFIDENCE.**