

## **TEN TIPS TO REDUCE THE RISK OF BECOMING THE NEXT VICTIM OF FINANCIAL ELDER ABUSE**

### **EVERY TELEPHONE SHOULD HAVE CALLER I.D.**

Even with caller I.D., scammers use fake phone numbers to make it appear as if the call is local. It is common to receive numerous phone calls a day from potential scammers. IF YOU DON'T KNOW THE PHONE NUMBER CALLING, DO NOT ANSWER. If the call is important, they will leave a voicemail and you can return the call if you determine it is safe.

### **THE IRS, SOCIAL SECURITY ADMINISTRATION, POLICE/SHERIFF, OR SDG&E WILL NEVER CALL THREATENING FINES OR JAILTIME IN RETURN FOR IMMEDIATE PAYMENT**

If you receive a call demanding payment from someone claiming to be from one of these organizations, hang up. This is a common scam in which fraudsters will try to convince you to pay or risk fines or jail time. If you have questions about such calls, please look up the official phone numbers and call directly.

### **GIFT CARDS ARE FOR GIVING GIFTS NOT MAKING PAYMENTS. NEVER PURCHASE GIFT CARDS AT THE DIRECTION OF SOMEONE YOU DON'T KNOW**

Scammers obtain money from elderly victims by asking them to purchase gift cards through iTunes, Amazon, Google or from large retail stores. If you are being pressured or threatened to purchase gift cards by someone you don't know, then you are being victimized and should cut off contact immediately. DO NOT PURCHASE THE GIFT CARD. Instead, report it to police immediately.

### **CHOOSE A CAREGIVER WITH CAUTION**

Never assume that a caregiver has been through a criminal background check even if hired through a reputable agency. Ask the agency directly or request that your caregiver submit to a background check.

### **KEEP AN INVENTORY OF ALL JEWELRY**

Jewelry is the #1 item stolen from seniors. Keep jewelry in a locked drawer and have photographs of rare, valuable or sentimental items in a separate location. In the event of theft, photo evidence will be useful in tracking down the missing items at a pawn shop.

### **PROTECT YOUR INCOMING AND OUTGOING MAIL AND PURCHASE A SHREDDER**

Never allow incoming or outgoing mail to sit in an unsecured mailbox where the public has access. If your elderly loved one cannot check mail daily, consider forwarding important financial statements to a trusted family member or rent a post office box. Shred discarded mail or financial statements containing identifying information.

### **OBTAIN A CREDIT SEARCH ON YOURSELF AT LEAST TWO OR THREE TIMES A YEAR**

Identity theft is rampant, which is why you should periodically check your credit report through one of the three major credit bureaus – Experian, Equifax and Trans Union to discover whether someone has used your identity.

### **YOU WILL NEVER WIN A FOREIGN LOTTERY OR SWEEPSTAKES**

Don't be fooled by a caller or email saying you have won a foreign lottery or sweepstakes. These are scams.

### **DON'T ASSUME THE FRIENDLY HANDYMAN OR CAR MECHANIC IS LICENSED OR QUALIFIED**

Before committing to any work, always obtain multiple estimates in writing and check the contractor with the BBB, the Contractors State Licensing Board or the California Bureau of Automotive Repair. Never agree to car repairs from anyone who approaches you in a parking lot or to home repairs from a contractor who knocks on your door without talking to multiple vendors. NEVER pay more than 10% of the contract price up front and don't rely on promises that the construction costs will be covered by tax rebates or government programs such as PACE.

### **DON'T FALL IN LOVE ONLINE WITHOUT MEETING SOMEONE FACE TO FACE AND NEVER SEND MONEY TO A LOVE INTEREST WHO YOU HAVE NOT MET IN PERSON**

Romance scams are prolific and result in significant financial loss. It's common for elderly victims to meet romantic interests online based on phony photos. The two will trade love letters via email, and promise to meet. Eventually the phony love interest will ask for money and describe an emergency situation. If you meet someone online, arrange a safe, public place to meet before becoming too invested in the relationship. Also, never send money.

### **BONUS TIP: YOUR GRANDSON OR GRANDDAUGHTER IS NOT IN A JAIL IN A FOREIGN COUNTRY**

One of the most popular scams is the grandparent scam. This is when you get a call that your grandchild is in peril. If you receive a phone call from someone saying your grandchild needs bail money to get out of a jail in a foreign country, hang up. This is a SCAM. Call your loved one directly to confirm.

*Report elder abuse to Adult Protective Services: (800) 339-4661.*