

# What to Do if Your Senior Has Been Scammed

You thought this could never happen to your senior: the cruel and heartbreaking loss of his or her hard-earned life savings as a result of a scam.

Here are some key steps to follow if a senior has been scammed, according to a state attorney general's office and the Better Business Bureau:

**Contact the police.** File a report with your local police department. If the theft did not take place in your area, file a report with the police from the area where you believe the theft took place.

**Get a copy of the police report.** You may need that documentation to support your claims to credit bureaus, creditors, debt collectors or other companies. If you are unable to obtain a copy of the police report, be sure to get the report number.

**Close your accounts.** If you notice that any accounts under your senior's name have been tampered with or opened without consent, close them immediately. Call each bank or company and then follow up in writing. If there are fraudulent charges or debts on the account or if a new account has been opened, immediately file a fraud report with the bank's fraud department. If you close an existing bank account and open a new one, be sure to create new PINs (Personal Identification Numbers) and passwords.

**Eliminate fraudulent new accounts:** If a new account has been opened without your senior's knowledge and consent, ask the company with which the account has been opened if it has a fraud department. If it does, file a fraud report with that department. If not, ask if the company will accept an ID Theft Affidavit from the Federal Trade Commission. You can print out an <http://www.ftc.gov/bcp/edu/resources/forms/affidavit.pdf> [ID Theft Affidavit]. The FTC also provides <http://www.ftc.gov/opa/2002/02/idtheft.shtml> [more information on fraud].

**File a federal complaint.** The Federal Trade Commission is the federal consumer protection agency. The FTC, in conjunction with the FBI, maintains an Identity Theft Data Clearinghouse. The FTC aids identity theft investigations by collecting complaints from victims and sharing the information with law enforcement agencies, credit bureaus, companies where the fraud took place, and other government agencies.

**Initiate a fraud alert.** The next step is to place a fraud alert on your senior's credit file as well as review the credit report. This will prevent a thief from opening any more accounts in the older adult's name. You should contact the three major credit bureaus. If you place a fraud alert with one credit bureau, that credit bureau is required by law to contact the other two bureaus. The other bureaus will include the fraud alert in their reports. However, to ensure that the alert is included in the credit file as quickly as possible, you should contact all three credit bureaus immediately.

**Follow-up:** After a fraud alert is included in the credit history, your senior is entitled to receive a free copy of his or her credit report from each of the credit bureaus. Request a copy and review reports for unopened accounts, unfamiliar debts on the account, inquiries from companies you don't know and inaccurate information.

**Contact your local Better Business Bureau:** Go to [bbb.org](http://bbb.org) to find a location near you or a senior loved one and report the crime. While a Better Business Bureau may not be able to locate your senior's money, it can offer support and tips. Many BBBs also have senior lines, which provide information specific to seniors and the most prevalent con games going on in your area.



For more information about protecting your seniors from scammers, contact your [local Home Instead Senior Care® office](#), or visit [ProtectSeniorsFromFraud.com](http://ProtectSeniorsFromFraud.com).

