

# Anatomy of a Scam Checklist: Telephone



There are plenty of strategies to get personal information by phone; in fact, new ones surface every day. So how can a senior discern a telemarketing scam? Compiled from the National Association of Triads, the Home Instead Senior Care® network and the FBI, these are tips to help avert telephone scams:

Don't give any personal information on the phone. Some scammers say they represent a bank or other reputable financial institution and falsely tell seniors that their financial information or credit card has been compromised.

Obtain a salesperson's name, business identity, telephone number, street address, mailing address, and business license number and verify that before you transact business. Some con artists give out false names, telephone numbers, addresses and business license numbers.

Don't trust that people are who they say they are. Some scammers say they are law enforcement officials who are trying to solve a crime that involves you, and they ask for personal information. Police always would contact a potential financial scam victim in person.

Don't buy over the phone from an unfamiliar company. Always check out unfamiliar calls from companies with your local consumer protection agency, Better Business Bureau, state attorney general, the National Fraud Information Center or other watchdog groups.

Be wary when someone calls unexpectedly, even if they sound like the good guys. The real good guys will not ask for sensitive information.

Never respond to an offer you don't understand thoroughly.

Beware of statements like: "You must act 'now' or the offer won't be good." "You've won a 'free' gift, vacation or prize." But you have to pay for "postage and handling" or other charges. "You must send money, give a credit card or bank account number, or have a check picked up by courier." You may hear this before you have had a chance to consider the offer carefully.

Don't be afraid to stop or interrupt a caller if he or she is trying to sell something you do not want. Use phrases like: "I never buy anything over the phone." "I don't respond to telephone solicitation." "I'm sorry I'm going to have to hang up." Then just hang up.

Don't pay for a "free prize." If a caller tells you the payment is for taxes, he or she may be violating federal law.

If you have been victimized once, be wary of persons who call offering to help you recover your losses for a fee paid in advance.

Contact local law enforcement if you think someone has scammed your senior or might be trying to do so. For more about protecting your seniors from scammers, contact your [local Home Instead Senior Care® office](#), or visit [ProtectSeniorsFromFraud.com](http://ProtectSeniorsFromFraud.com).



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- **Contact 1**

Phone: \_\_\_\_\_

Address: \_\_\_\_\_

Website: \_\_\_\_\_

- **Contact 2**

Phone: \_\_\_\_\_

Address: \_\_\_\_\_

Website: \_\_\_\_\_

- **Contact 3**

Phone: \_\_\_\_\_

Address: \_\_\_\_\_

Website: \_\_\_\_\_

- **Contact 4**

Phone: \_\_\_\_\_

Address: \_\_\_\_\_

Website: \_\_\_\_\_