

Scam-Proof Your Senior Checklist



According to a 2011 AARP study, only 25 percent of scam victims over age 55 have reported to authorities that they've fallen victim to fraud. Shame and embarrassment can play a role in an older adult's reluctance to talk about being scammed.

Family members may help seniors avoid the humiliation and potential financial devastation of a con. The National Association of Triads, a partnership of law enforcement, older adults and community groups, along with the Home Instead Senior Care® network and the Better Business Bureau, recommend these tips to help keep seniors from being exploited.

Shred documents that could be useful to criminals, including bank statements, credit card statements and offers, and other financial information. Documents that need to be preserved, such as tax filings and car titles, should be stored in a safe deposit box.

Insist that your senior check with the Better Business Bureau before he or she acts on a phone call or a piece of mail, or agrees to a visit from an unknown person, business or charity. Point out suspicious mailings, especially look-alike envelopes that mimic letters sent from the Social Security Administration or Internal Revenue Service.

Add seniors to the national Do-Not-Call Registry. Instruct them to hang up if they get solicitation calls. Address the guilt factor by reminding an older adult it can be difficult to recognize a scam.

Insist that your senior never give out personal information nor agree to give money over the phone, rather ask for written information to be sent through the mail. The best rule of thumb is to "never provide information in a phone call that you did not initiate."

Make sure a charity is registered with the state attorney general. Make a written "giving plan" together: list which organizations the senior intends to support, and stick to it.

Establish a strong defense by posting a "No Solicitation" notice by a senior loved one's front door and help your senior to sort through his or her incoming mail. Watch TV with a loved one to monitor interest in infomercials or shopping shows.

Remember that all new technology has a learning curve. Educate your senior loved one about email and phishing tactics.

Watch for individuals who have befriended your loved one. Lonely or isolated seniors may be vulnerable to criminals who befriend them and provide companionship. Ask to talk to your parent's new friend to find out more. A thief likely won't stick around long to chat.

Seniors who are scammed may be embarrassed and try to hide what happened. Watch for changes in their lifestyle as well as any other unusual financial or business activity. If a senior can no longer handle his or her finances, encourage your loved one to put a plan in place that can help ensure bills are paid and assets are protected. That plan may include your senior designating a financial power of attorney or a representative to monitor credit card use, especially if he or she has dementia.

If you can't be there for your senior, find trustworthy people who can serve as eyes and ears for seniors by screening door-to-door scammers and others who seek to exploit by telephone or computer. Helpers could be neighbors, relatives, friends, faith community members or professional caregivers such as those from the Home Instead Senior Care network.



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.

