

Scam Safety Guide for Older Adults

Good people get tricked. Scammers use fear, urgency, and fake authority.



FTC fact

In 2024, adults age 60 and older reported nearly \$2.4 billion lost to fraud. Older adults also reported \$159 million lost to tech support scams. Reported losses are only part of the problem. Many scams are never reported.

Why people fall for scams



They pretend to be officials

They may claim to be police, the bank, Social Security, Medicare, or computer support.



They scare you

They say something is wrong and make it sound serious.



They rush you

They tell you to act now and not stop to think.



They tell you what to do

They may tell you what to click, type, buy, or say.

Common scams

 Scam type	 What they say	 How they get money
Police or government scam	"You owe money, missed jury duty, or could go to jail."	They ask for gift cards, wire transfers, bank transfers, or cash.
Bank fraud scam	"Your account was hacked or your money is in danger."	They ask you to move money, share codes, or give account details.
Computer support scam	"Your computer has a virus. Call now."	They ask to control your computer and then charge you or steal information.
Family emergency scam	"A loved one is hurt, in jail, or needs help right away."	They push you to send money fast and keep it secret.
Prize or lottery scam	"You won money or a prize, but first you must pay fees."	They collect payment first and the prize never comes.



Remember

Real businesses and real government offices do not demand gift cards, secrecy, or instant payment.
If someone frightens you or tells you exactly what to do, stop and talk to someone you trust.

Where scams start and what to do

Scams can begin by phone, email, text, U.S. mail, websites, or online search results.



Important

Scammers often target honest, helpful people. They know you may want to cooperate with the bank, police, or another official.

Take a moment to slow down and verify before you act.

How scammers reach you



Phone call

They may pretend to be the bank, police, Medicare, or a family member.



Email

Fake bills, password alerts, refunds, or account warnings can arrive by email.



Text message

Texts may claim there is a package problem, bank issue, or suspicious charge.



U.S. mail

Some scams come by letter, including fake sweepstakes, bills, or tech support offers.



Website warning

A website may show a scary message, loud alarm, or a phone number to call.



Google or search

The first result is not always the real company. Scammers can buy ads or copy names.

How they get your money or information

 Method	 What it means
Gift cards	They tell you to buy gift cards and read the numbers over the phone.
Bank transfer or wire	They tell you to move money quickly, often to a so-called safe account.
Debit or credit card	They ask for your card number, security code, or a payment over the phone.
Passwords or codes	They ask for passwords, login codes, or one-time verification numbers.
Remote computer access	They tell you to let them control your computer to fix a problem.
Cash, checks, or crypto	They may ask you to mail money, send a check, or use cryptocurrency.

What can happen



Money and identity loss

- Savings can disappear quickly.
- Scammers can empty accounts or run up charges.
- They may steal personal information and misuse it.



Long-term problems

- Bills may go unpaid if money is gone.
- Your credit can be damaged.
- Fixing fraud can take time and cause stress.

What to do right away



- 1 **Stop.** Do not click, call, pay, or share codes.
- 2 **Hang up,** close the message, or turn off the computer if needed.
- 3 **Call someone you trust,** or call the real company using a number you already know.
- 4 If you sent money or shared account information, call your bank right away.
- 5 Report the scam to **ReportFraud.ftc.gov** and, if needed, your local police.



Doing the right thing does not mean obeying a stranger. Real officials let you verify first.