

Senior Scam Scoop

Disclaimer: The following are examples of various scams. They are intended to be informational only and not to offer legal advice. If you have any questions see section on Resources.

IRS, and Social Security scams:

These type of scams claim that you owe taxes or you will lose you social security benefits unless you pay immediately. The IRS scam asks for money, usually in the form of a money order or gift cards, to pay your delinquent taxes. They often say that federal agents are coming to your house now to arrest you. The Social Security scam will ask for confirmation of your social security number and other personal information. They use this information to file fake tax returns etc. which you will have to resolve. Social

Utility scams:

These usually are phone calls but someone may come to you door. Austintown Township has negotiated a great rate for utilities so check to see if the rate offered is better than the negotiated rate shown on your bill before you commit.

Another utility scam is a call saying you missed a payment and your service will be cut off if you don't pay. They say you can take care of it on the phone by credit card. If you get this call hang up and call the utility to confirm.

Arrested relative scam:

You get a desperate call from or concerning a grandchild saying they have been arrested. They may supply information about the arrested relative but that is available off the internet and anyone can get it. They give you a number of the policeman to call to resolve the matter (an accomplice posing as the police). The fake policeman will tell you they can make the whole thing go away by paying a fine usually as gift cards or money orders.

A good way to avoid this is to give your relatives a code word to use should they actually be arrested and ask the policemen for it. If they don't give it then it's a scam.

There is a similar scam that says a friend or relative lost all their documents while traveling in a foreign country and needs money to replace them so they can get back home.

"Can you hear me"? Scams:

A caller calls saying they are from a prize headquarters, a cruise company, gift department, and similar place and says "This is 'some name' on a recorded line can you hear me?" The only answer to give them is "NO". They usually hang up but sometimes they will persistently ask more questions trying to get a "yes" answer. The purpose is to have recorded proof that you agreed to purchase some worthless item.

There is also one focused on seniors that asks if anyone in your house has a hearing problem. If you answer yes you may be purchasing a hearing aid you don't want or even need but they have your recorded agreement.

The best way to look at his is if you always answer NO they know full well that by answering their question you must have been able to hear them.

Secret shopper, car wrap, etc. scams (fake check):

You receive a check in the mail (usually for a couple thousand dollars) saying you have been selected as a secret shopper, or have your car wrapped as an advertisement. Your instructions are to deposit the check in your account take \$500 and buy gift cards at a specific store and send to the person who sent you the check with a note saying how you were treated. The check you deposited will bounce and you owe the bank the \$500 you sent.

The same operation may say you were selected to have your car wrapped with an advertisement and you will be paid a couple hundred dollar per week and the check sent is your first months' pay. You are also asked to send \$500 to the car

wrapping company (the one who sent you the check or a fake company). You are now out the \$500 and you owe it to your bank when the check bounces.

Credit repair scam:

A company calls and says they can “fix” your credit and remove some of your debt. They may cite that a new government program allows them to do this. You have to pay them a fee and nothing happens except you are out the money. The best way is if you are having a credit problem is to call your local Better Business Bureau and they may be able to help you for no fees. There are legitimate organizations out there to help, the BBB knows them.

Won the lottery, sweepstakes, or prize scams:

These scams say you have won a second chance prize in a lottery or won a foreign lottery you never entered (or something similar to Publisher’s Clearing House). To collect your prize you must send a processing fee to get the process going. It usually results in more and more fees being requested until you either run out of money or wise up.

Advance fee loans:

Hey, your house need a new roof but you don’t have the cash. A nice man calls and says his company can loan you the needed funds all you need to do is send an application with a loan processing fee and you never hear from them again except possibly to ask for more fees.

Home improvement scams:

A man knocks on your door and says he can clean your gutters, wash your house, or make repairs to or remodel something. He gives you a great quote and asks for a down payment. He may start the job but never finish or, worse yet, never come back.

Phishing scams:

A scammer pretends to be a bank, government agency, or other business, and will ask you to confirm your name account number, passwords, Social Security number, birth date or other personal information. They then use this information to open fake accounts in your name that you won’t know about until you find you owe thousands of dollars. Or they just simply drain all the money from your bank account. Go to Rules to follow to recognize these scammers. If it was in an email it is probably fake. If they phone then hang up and call your bank or whoever they say they represent to confirm. Do not use any number they give, it is a fake.

Phony charity:

These usually pop up after a major disaster or a local family has a published crisis. The best rule to follow is to not give to a charity that calls but deal only with well-known charities. Many churches will accept contributions for specific local issues and distribute them where needed.

Broken computer and ransom scams (tech support scam):

You get a call saying your computer has notified tech support that it has a problem and they can fix it for a fee. If you don’t, they’ll say your computer will crash and you will lose everything. Don’t fall for it. If you have a computer problem take it to a local computer repair store.

Suddenly your computer screen turns red and maybe flashes saying your computer has been hacked or you are doing something illegal and the FBI has been notified. You are instructed to not turn off your computer as you will lose everything but to call the supplied number and they will fix it for a fee, usually quite large. Most times turning your computer off then back on will make the problem go away. If not then take your computer to a reputable local computer repair store.

Prevention is the best way by installing a computer protection program that will block ransomware.

Foreclosure rescue scams:

In exchange for a fee you are promised that they will protect your house from foreclosure. They promise loan modifications or lower interest but may well wind up taking out mortgages using your house as collateral and you wind up in worse shape than when you started. Call Save-the-Dream Ohio at 1-888-404-4674 for help.

Dying child needs operation scam:

These are some of the lowest scammers out there. They make up a story about a child that needs a lifesaving operation but has no hospitalization. Once you give anything they continue to relentlessly seek more with a continuing sob story. They never give up even if you change your phone number. Refer them to Shriner's or St. Jude's hospitals.

Work at home scams:

Any work at home plan that requires you to provide upfront money for supplies, education, books, etc. is probably a scam.

Modified ATMs (skimmers):

These are devices that are attached to the slot where you put your ATM card. Look closely or jiggle it to see if it's loose as it will skim all your bank account info and they then will drain your account. There are phone apps that will identify them if you have a concern.

Foreign dignitary scam:

A prince has millions of dollars he needs to get out of his country and, miraculously, out of 7 billion people, selected you and your bank account to send it to. This scam has been around since the 1940's when it was done by mail. This scam has netted the scammers hundreds of millions of dollars over the years.

Free trip scams:

You won a free trip or cruise, wow. All you have to do is send a processing fee and it's yours. Or, you go on the trip and find out you may have to sit and listen to high pitched sales people sell you a time share for a day.

Miracle cure scams:

The snake oil sellers have been around for hundreds of years but people still are willing to part with their money for a cure. The down side is you delay treatment that would offer relief and may suffer or get worse in the process.

With the fear of the new coronavirus there will be a whole new bunch of scams offering cures and prevention. Be sure to check with your doctor to see what is actually available.

Lonely Heart scams:

You just met the man or woman of your dreams on an internet dating site. They live far away but need money to get ticket to get to you or they say they can invest your money to make millions, or they never seem to have money to pay for anything. Your dream date has just become your bank accounts worst nightmare.

Burial and Funeral scams:

There are legitimate ones out there and your Better Business Bureau may have a list of reputable ones but there are some, mainly locals, who take your money but never deliver that payment you thought your family was insured against.

Medicare open enrollment scams:

These occur every year about open enrollment time. Stick with companies you know and don't provide your personal information on the phone or internet. If they say they are a licensed Medicare agent they are lying as Medicare does not license anyone.

Package Notification Scam:

You get an e-mail or a phone call saying they have a package to deliver but need some information in order to confirm. They then ask for the normal personal information or a credit card number. They never send a thank you note for all the nice things you bought them on your credit card.

Inheritance Scam:

You get an e-mail from some attorney, usually in a foreign country, saying you have been named as beneficiary in the will of a relative you never heard of. Wow, I'm rich; however I do have some taxes and fees to pay before I can get the money. Say goodbye to your inheritance and all the money you send to them to pay the fees and taxes.

Rules to Follow:

1. The old adage “there is no free lunch” applies to all scams.
2. Don’t open e-mail from someone you don’t know.
3. Just say NO.
4. Ask a trusted friend or relative (unless they are the ones asking for your money).
5. IRS, Social Security, and Medicare do not call or e-mail you, they send you regular mail. They do not have the power to arrest you.
6. Register on the Do Not Call registry.

You can be sure it’s a scam if:

1. Asked to wire money or a prepaid money card.
2. You must “act now”
3. Guarantee you’ll make money
4. You must send money to win something or get a loan.
5. Tell you your computer will crash.
6. You won a contest you never entered.
7. You won a second chance in a lottery.
8. Request personal information (Social Security, credit card, or bank numbers)
9. Asked to send money out of country.
10. Pay fine, bail, or entry fees with gift cards or money orders.
11. Scammers are very persistent and convincing and usually add a sense of urgency to their plea. Please, don’t fall for it.
12. If it sounds too good to be true it probably is.

Resources:

Federal Trade Commission: https://www.consumer.ftc.gov/?utm_source=govdelivery

Better Business Bureau: 330-744-3111

Local police: 330-799-9721

Social Security Information Center: 800-772-1213

AARP Fraud Watch Network: 1-877-908-3360

Do Not Call Network: [donotcall.gov](https://www.donotcall.gov) or call 1-888-382-1222

Ohio Attorney General: <https://www.OhioAttorneyGeneral.gov>

Austintown Senior Center Website: <https://www.austintownseniorcenter.org/scamscoop>