

# Scams Targeting Seniors



## 1. Government Imposter Scams:

Scammers call claiming to be from the IRS, Social Security, or Medicare. They may say the victim has unpaid taxes and threaten arrest or deportation if they don't pay up.

## 2. Sweepstakes and lottery scams:

Scammers call an older adult and tell them they have won a lottery or prize and to claim their winnings, they must send money up front to cover taxes and processing fees. Scammers may impersonate well-known sweepstakes organizations like Publishers clearing House.

## 3. Robocalls and phone scams:

One common robocall is the "Can you hear me?" call. When the older person says "yes," the scammer records their voice and hangs up. The criminal then has a voice signature to authorize unwanted charges on items like stolen credit cards. Another popular phone scam is the "impending lawsuit" scam. In this case, the victim receives an urgent, frightening call from someone claiming to be from a government or law enforcement agency (like the police). They are told if they don't pay a fine by a certain deadline, they will be sued or arrested.

## Safety Tips:

NEVER answer the phone if you don't recognize the number.  
NEVER give out personal or financial information over the phone unless you know the person you are dealing with.

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### 4. Computer tech support scams:

Technical support scams prey on older people's lack of knowledge about computers and cybersecurity. A pop-up message or blank screen usually appears on a computer or phone, telling the victim their device is damaged and needs fixing. When they call the support number for help, the scammer may either request remote access to the older person's computer and/or demand they pay a fee to have it repaired.

**5. The grandparent scam:** Scammers call a would-be grandparent and say something along the lines of: "Hi, Grandma, do you know who this is?" When the unaware grandparent guesses the name of the grandchild the scammer most sounds like, the scammer is able to instantly secure their trust. The fake grandchild then asks for money to solve some urgent financial problem (such as overdue rent, car repairs, or jail bond). They may [beg the grandparent not to tell anyone](#).

Genevieve Waterman, Director, Economic & Financial Security Jul 27, 2022

<https://ncoa.org/article/top-5-financial-scams-targeting-older-adults>

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