

FRAUD PREVENTION...ROANOKE RAPIDS POLICE DEPARTMENT

NINE TIPS FOR SENIOR CITIZENS

Roanoke Rapids City- Senior citizens make up a large portion of consumer fraud and telephone fraud victims. Seniors involved in the scams often don't report it because they feel embarrassed, or they don't realize they've been scammed.



1. **Buy from well-known companies.** The old adage, 'if something seems too good to be true, it probably is,' can be taken as excellent advice. Buying from companies with positive reputations helps avoid encounters with fraudulent businesses.
2. **Avoid untrustworthy purchases.** Do not engage in transactions over the phone or with door to door salespeople. The most common scams occur over the phone. They include sweepstakes and lottery scams, the grandparent scams (a fake grandchild calls for money), and telemarketing scams to include fake charities.
3. **Carefully read all contracts and offers.** With many seniors increasingly being independent from family members, their children and/or other family members should have some level of vigilance in terms of the financial affairs of the senior. For example, a major life changing event such as death of a spouse, change of financial advisors, new residence, purchase of additional assets, onset of illness or new home health care needs. Family members should make inquiries and help monitor mail and phone messages. The senior should maintain a healthy level of skepticism for his or her own financial well-being.
4. **Receive written material.** In situations such as giving to a charity, request and wait until you have received written material. Next, inquire about the money that actually goes to toward the charity or its major programs. If you are even slightly concerned about the charity's legitimacy, wait until the donation can be discussed and should not feel guilty about saying, 'not this time' when asked for a donation.
5. **Check for complaints.** If there is an uncertainty about the reputation of a company, contact the Better Business Bureau (BBB) to determine if there have been complaints filed on a company.

6. **Do not pay for services in advance.** Many seniors in their late eighties and nineties are from the “greatest generation” and grew up with a level of trust in institutions and loyalty to others, making them easy targets for fraud. Because of that trust, they often believe a person will come back and perform a job around the house, for example. If you know the service provider and have some trust, you may want to agree to pay half up front and half when the job is completed to satisfaction, but only if there is also a contract requiring that service to be rendered. For example, small jobs, like yard work, it’s perfectly acceptable to refrain from payment until the job is complete.
7. **Consult your doctor.** Always consult with a doctor before buying “miracle” nutritional supplements. Many supplements are not approved by the U.S. Food and Drug Administration, and could cause more damage to your body than your wallet.
8. **Review your insurance.** Carefully review an insurer’s explanation of benefits statement. If there are any questions call the insurer and/or provider and have them clarify the information for you.
9. **Know what’s on your forms.** Never give someone a signed, blank document. Seniors are targeted for health care, Medicare, health insurance, counterfeit prescription drugs and home owner /reverse mortgage scams. The senior should personally fill out all of the information or have a family member or attorney help.

