

PROTECT YOURSELF. PROTECT YOUR PEACE OF MIND.

Tips to Help You Avoid Scams



Scammers target good people. They try to trick you into giving them your money or personal information. But you can protect yourself. Stay alert, stay informed, and don't be afraid to say "NO."

How Scammers Target Older Adults

Scammers use many tricks to gain your trust and steal your money or information. Common scams include:



Imposter Scams

Someone pretends to be from the government, your bank, or a company. They say there's a problem and ask for money or personal information.



Prize or Lottery Scams

You're told you've won a prize or sweepstakes, but you must pay a fee or give information first. (If you didn't enter, you can't win!)



Romance Scams

Scammers build a relationship online and then ask for money for an emergency or to come visit.



Online Shopping Scams

Fake websites or ads offer great deals, but you never receive the item—or it's not what was promised.



Home Repair Scams

Someone shows up unannounced offering repairs or asks for full payment upfront—then does poor or no work.



Tech Support Scams

You get a call or pop-up saying your computer has a virus. They offer to "fix" it and steal your money or access.

Top Tips to Protect Yourself

1

Be Suspicious. Take Your Time.

Scammers create a sense of urgency to rush you. It's OK to hang up, say no, or take time to think.



2

Never Give Personal Information or Money.

Don't share your Social Security number, bank account, passwords, or credit card numbers with anyone who contacts you.



3

Verify Before You Trust.

If someone claims to be from your bank, the IRS, or another organization, call them back using a phone number you know is real—not the number they give you.



4

Protect Your Accounts.

Use strong passwords, don't share them, and check your bank and credit card statements regularly.



5

Talk to Someone You Trust.

Before making any big decisions or payments, check with a family member, friend, or trusted advisor.



6

Report Scams.

If you were scammed or nearly scammed, report it. You could help stop others from becoming victims.



REMEMBER: IT'S OK TO SAY "NO."

Scammers count on secrecy and fear. You have the right to protect your money, your information, and your peace of mind.



Where to Report Scams or Get Help

AARP Fraud Watch Network Helpline
1-877-908-3360 | aarp.org/fraudwatchnetwork



Federal Trade Commission (FTC)
ReportFraud.ftc.gov | 1-877-FTC-HELP (382-4357)



Local Adult Protective Services
Contact your local county or state agency



Local Police Department
Report in person or by non-emergency number



Share This Information

Help protect your friends and loved ones. Talk about scams and share these tips.

"A little caution today can prevent a lot of heartache tomorrow."



You are not alone. Help is always available.