

10 Common Scams That Target Seniors and How to Avoid Them

Learn the warning signs to identify and steer clear of senior scams

Every year, thieves target individuals to get access to their personal information and money, and they tend to zero in on older people. [Seniors](#) lose more than \$3 billion to fraud each year, according to the FBI. If you haven't yet been approached by a scammer, you could face a scheme in the coming years. Sometimes family members, especially relatives caring for the elderly, are even the ones behind the attack.

Some of the most common senior scams and how they work include:

Charity Scams

If there's a hurricane or other natural disaster in your area, a criminal might call you and ask for [donations to a nonprofit](#) that is working to rebuild the region or help needy families. They will often want your bank account or credit card details, which they can use to access your funds. **Don't agree to give to charities over the phone or when first approached. Instead, investigate the organization and find a number to call if you are interested in giving a donation.**

Funeral Scams

If you place an obituary in a local publication after a loved one dies, a thief might contact you and insist that your deceased relative left behind a debt that needs to be paid. In another variation of this scam, the criminal might attend the funeral service to gather information about you before asking for money to cover an unpaid debt. Someone pretending to be from the funeral home could call you and insist that there are extra charges that didn't get paid yet. **For all these attempts, refuse to send money immediately and ask for written documentation of the expense.**

Government Imposter Scams

You might receive phone calls from people pretending to be from the IRS or [Social Security Administration](#) that demand immediate payment of unpaid taxes or ask for personal information in order to continue your Social Security or Medicare benefits. The scammer could be using a technique called spoofing which makes it appear as if the incoming phone number is legitimate. The caller is likely to ask you for information or demand you make a payment, *which might need to be in the form of a gift card.*

“The IRS and the SSA will never initiate contact with people through a phone call, so you can be sure that the person calling you is a scammer,” says Steve Weisman, a lawyer and author of the blog Scamicide, which provides information about the latest scams. No reputable entity will ask for payment in the form of gift cards-this is a sure sign of a scam!

Grandparent Scams

In this scenario, a person will pretend to be the grandchild of the person who answers the phone and ask for money. The caller might claim they are having an emergency, such as a car accident or problem with the law, and don't want anyone to find out. They might ask you to send them money or gift cards.

“The scammers often harvest the information they need to make the call appear legitimate from obituaries and social media,” Weisman says. **“Setting up a code word for the grandchild to use in a real emergency is a good thing to do.”**

Internet Scams

If you share information about yourself through social media, you could be targeted by scammers online. Internet scammers can find out personal information about you that is available online and use that to craft a scenario that might motivate you to provide funds or share more information.

“A client of mine recently got scammed out of a lot of money through Facebook,” says Patrick Simasko, an elder law attorney at Simasko Law in Mount Clemens, Michigan. “The scammer pretended to be an officer in the army and claimed they needed money to get back from Afghanistan and visit their kids.” **If you receive a message that asks you to click on a link or share details about your identity or make a payment, press “delete.”**

Investment Scams

You might get contacted by a person claiming to be a financial advisor, real estate investor or wealth manager who promises an exciting investment opportunity or big returns if you send them funds. These scams will take your money and not return anything to you. **Before sending any contributions to a new investment, consult a trusted advisor with appropriate credentials and avoid fast decisions.**

Medicare Scams

Someone may contact you claiming to be a [Medicare](#) representative who can help you save money by getting some form of additional coverage. The caller might ask for personal information or checking account numbers, and even have some information about you. **If you get a Medicare-related call, email or text, ignore it. If you have questions about your health coverage, contact Medicare directly.**

Reverse Mortgage Scams

If you own your own home, you could be contacted by an individual claiming that you could access some of the equity in your residence with a [reverse mortgage](#). They may offer to appraise your home for a fee, give you an invalid home value and ask you to sign up with inaccurate loan documents. **Don't respond to any requests that ask you to share details about your home or make a payment for a reverse home mortgage. If you're interested in getting a reverse mortgage, reach out to a reputable lender or advisor in your area and talk about your options.**

Romance Scams

If you sign up for an [online dating site](#), you could be approached by imposters who express interest in starting a relationship. After you talk on the phone or start dating, the scammer will ask for money to help pay for their utility bill, a parking ticket, home repair or something else. The scheme could go on long-term, especially if you date for a year or more. **To avoid falling victim, research the people who contact you via an online dating site. If you aren't sure, ask someone you trust to evaluate the situation and steer clear of money requests.**

Sweepstakes Scams

A fraudster could contact you to congratulate you for winning a lottery. They might send you a fake check, which may initially look real until it is rejected by the bank, and you might be asked to pay for fees or cover taxes. Jim White, an attorney and founder of J.C. White Law Group in Chapel Hill, North Carolina, has a client who was told that his wife, who has dementia, entered and won \$15 million in an international sweepstakes, but then the client was asked to pay for fees.

“If you are told that you or someone who is incompetent has either won a prize or incurred an obligation, look into it carefully,” White says. “Do not allow anyone to forward you money of any kind in any way that you must pass on to anyone else.” Never release your personal or bank information to anyone over the phone.