

# Don't Fall For It!

*Consumer Protection Info for Seniors*



*Presenter:* Heather Clary, Dir. Of Communications  
Better Business Bureau Serving  
Central & Eastern Kentucky



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# Better Business Bureau

- **Began 1912** – *“Advertising Vigilance Committees”*
- **NOT Gov’t Agency** - *501(c)(6) private non-profit business org.*
- **Mission** - *Be the leader in advancing marketplace trust. Level the playing field.*



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# BBB Free Services

- *Pre-purchase Inquiries*
- *Dispute Resolution*
- *BBB Accredited Business Lists by Category*
- *General Advice Tips*
- *Scam Alerts & Education*

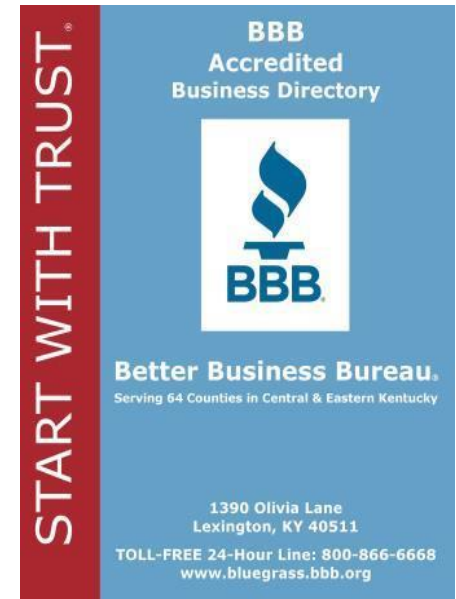


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# BBB Accredited Businesses

- *Invitation Only*
- *Not all qualify*
- *Commit to complaint resolution process, ethical standards*
- *Support BBB FREE Services to the public*

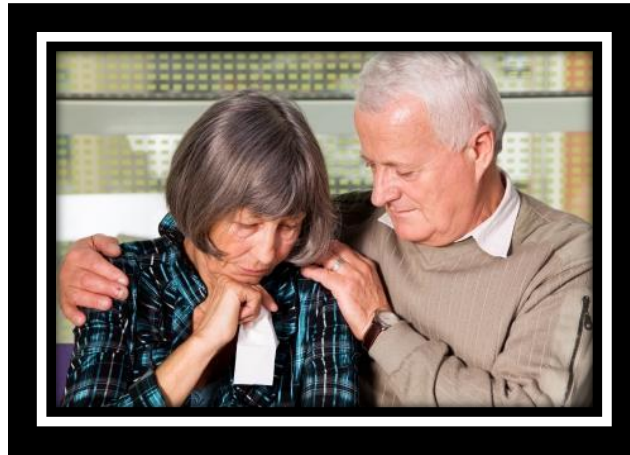


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# Senior Citizens & Scams

- WHY are Seniors vulnerable?
- WHAT sort of scams target them?
- HOW to recognize and avoid scams



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# Profile of a Senior Scam Victim

- More likely to be home all day
- More trusting, possibly easily intimidated
- May be on fixed income
- May be physically unable to make home repairs, read/understand fine print



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# Profile of a Senior Scam Victim

- They don't recognize common persuasion tactics
- They take someone at their word
  - Don't do their homework
  - Don't ask questions
  - Afraid of sounding "foolish"



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# Profile of a Senior Scam Victim

- They don't want to "be rude"
  - Won't hang up the phone
  - Won't close the door



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# Profile of a Senior Scam Victim

- They don't protect personal info
  - Don't shred documents
  - Don't keep things locked up
  - Use the same password for every account



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# Profile of a Senior Scam Victim

- They live alone
  - Isolated from family
  - Don't have a support system
  - Easily intimidated
  - Welcome "concern" from a friendly voice on phone/at door

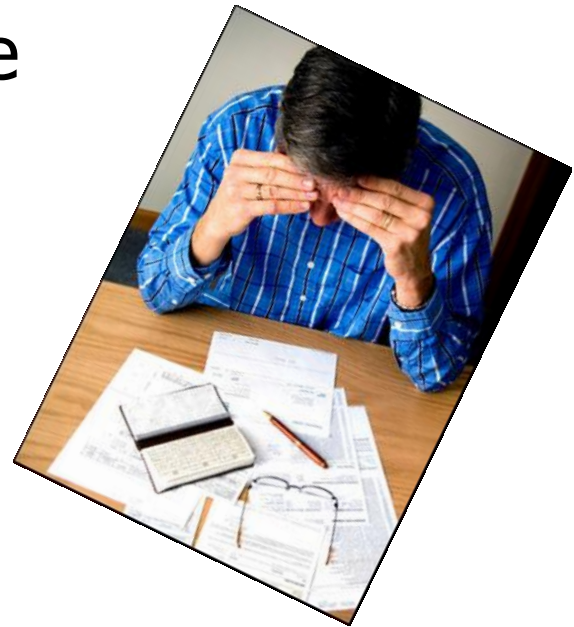


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# Profile of a Senior Scam Victim

- They are worried about money
  - Recent financial change (loss of job/spouse's income)
  - Fixed income
  - More expenses (home repairs, medical costs)



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# Profile of a Senior Scam Victim

- They don't read/understand the fine print, afraid to ask for clarification



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# Profile of a Scam Victim

- They rush into decisions
  - They want so much to believe the lie
  - High pressured into saying “yes”



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# Common Scams



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# Computer “Support”

- Calls reported from “Microsoft” or “Windows” – “Your computer’s infected.”
- Ask for personal information or access to computer.
- Ask for payment by wire transfer or credit card.



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# Home Repair Scams on Seniors



- Unsolicited door-to-door
- “Trolling” neighborhood in unmarked trucks
- May use “scare” tactics (roof caving in, gas furnace leaking)
- Demands cash only or full payment up-front
- Use “pity” tales to hire them



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# Sweepstakes Scams

- “You’ve WON!” – Must send \$ for “taxes,” “fees” – ILLEGAL
- Use familiar names to gain trust (ex: Publishers’ Clearinghouse)
- Convince them to buy magazines, etc., “You’re so close to winning!”



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# "Grandparent Scam"

- Impersonates a relative in trouble
- Insists on your discretion ("Don't call mom & dad!")
- Pressures you into wiring money



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# Overpayment/Check Scams



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# Phony Charities

- Name confusion
- Vague appeals
- Excessive pressure
- Not all soliciting groups are “charities”
- BBB Wise Giving Reports –  
[www.give.org](http://www.give.org)



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# ROBO Calls

- Don't answer.
- If you do answer, don't press any buttons.
- NEVER give out any information.
- Don't always believe what you see on Caller ID – "Spoofing"



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# To prevent scams

- FTC “Do Not Call” List – 888-382-1222 or ***[www.donotcall.gov](http://www.donotcall.gov)***
- Check credit report yearly: 877-322-8228 or ***[www.annualcreditreport.com](http://www.annualcreditreport.com)***
- Cut down on unwanted mail at ***[www.dmachoice.org](http://www.dmachoice.org)***



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# To prevent scams

Have a "script" for phone or door-to-door solicitations -

**Ex:** "I don't do business over the phone. Good-bye." (Hang up!)

**Ex:** "I have a local company I use for home repairs. Thank you." (Close door!)

**Ex:** "I am not interested."



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## REMEMBER -

- If it sounds too good to be true, it probably is.
- When in doubt, CHECK IT OUT!
- Legit parties will not mind you researching them or their offer



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# **Better Business Bureau serving Central & Eastern KY**

***[bbb.org/lexington](http://bbb.org/lexington)***

For over a century, a private non-profit business organization working to advance marketplace trust.

BBB offers FREE services: pre-purchase/hiring Business Reviews; Charity Reviews; BBB Accredited Business lists by industry; dispute resolution; educational outreach (general tips, scam alerts, etc.)

***24 Hour Automated System:*** (859) 259-1008

***Toll-Free:*** 1-800-866-6668



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