



10 WARNING **SIGNS** *of* Financial Scams Targeting Seniors

Protect Yourself & Your Loved Ones!

SCAM
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INTRODUCTION

BEFORE IT HAPPENS TO SOMEONE YOU LOVE...

Each day, older adults across our nation are deliberately singled out—not because they lack wisdom, not because they are naïve, but because they are kind, trusting, and often respectful enough to give others the benefit of the doubt.

Scammers know this.

They study vulnerability. They manufacture urgency. They exploit trust.

In a single phone call, email, or message...A lifetime of savings can disappear.

Here is what they do not want you to know: Fraud has patterns. Scams leave clues. Protection begins with awareness.

This guide was created so you can recognize the warning signs before damage is done.

Whether you are protecting yourself, your parents, your congregation, or someone in your community — knowledge is your first line of defense.

Inside these pages, you will discover:

- ✓ The most common scam tactics targeting seniors
- ✓ The red flags scammers hope you ignore
- ✓ Immediate action steps that can stop financial harm
- ✓ Practical tools to protect identity, assets, and peace of mind

Let this be the moment you decide:

No more silence. No more shame. No more preventable loss.

If something feels wrong, it probably is. And if you need help — you are not alone.

Your Advocate exists to stand in the gap, to educate, to protect, and to restore dignity when harm has been done.

Now turn the page.

Awareness is protection. Action is power.

URGENCY TACTICS

✓ How It Works

Scammers create panic to shut down critical thinking. They claim something terrible will happen immediately unless you act right now — arrest, account closure, legal action, or loss of benefits.

Fear + time pressure = rushed decisions.

They do not want you to think. They do not want you to call a family member. They want instant compliance.



▮ Red Flags

- “You must act within the next hour”
- Threats of arrest or lawsuits
- Demands for immediate payment
- Refusal to let you hang up and verify.
- Aggressive or intimidating tone

⚠ Immediate Action Steps

1. Hang up immediately.
2. Do not engage further.
3. Call the official number of the organization directly (from their website, not the caller).
4. Inform a trusted family member.
5. Report the incident to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

FAKE GOVERNMENT CALLS

✓ How It Works

Scammers pretend to be from the IRS, Social Security Administration, Medicare, or local law enforcement. They claim unpaid taxes, suspended benefits, or criminal charges.

They often spoof caller ID to look legitimate.



🚩 Red Flags

- Government demanding payment via gift cards or wire transfer
- Threats of immediate arrest
- Requests for full Social Security number
- Caller ID showing official agency name but strange behavior

⚠️ Immediate Action Steps

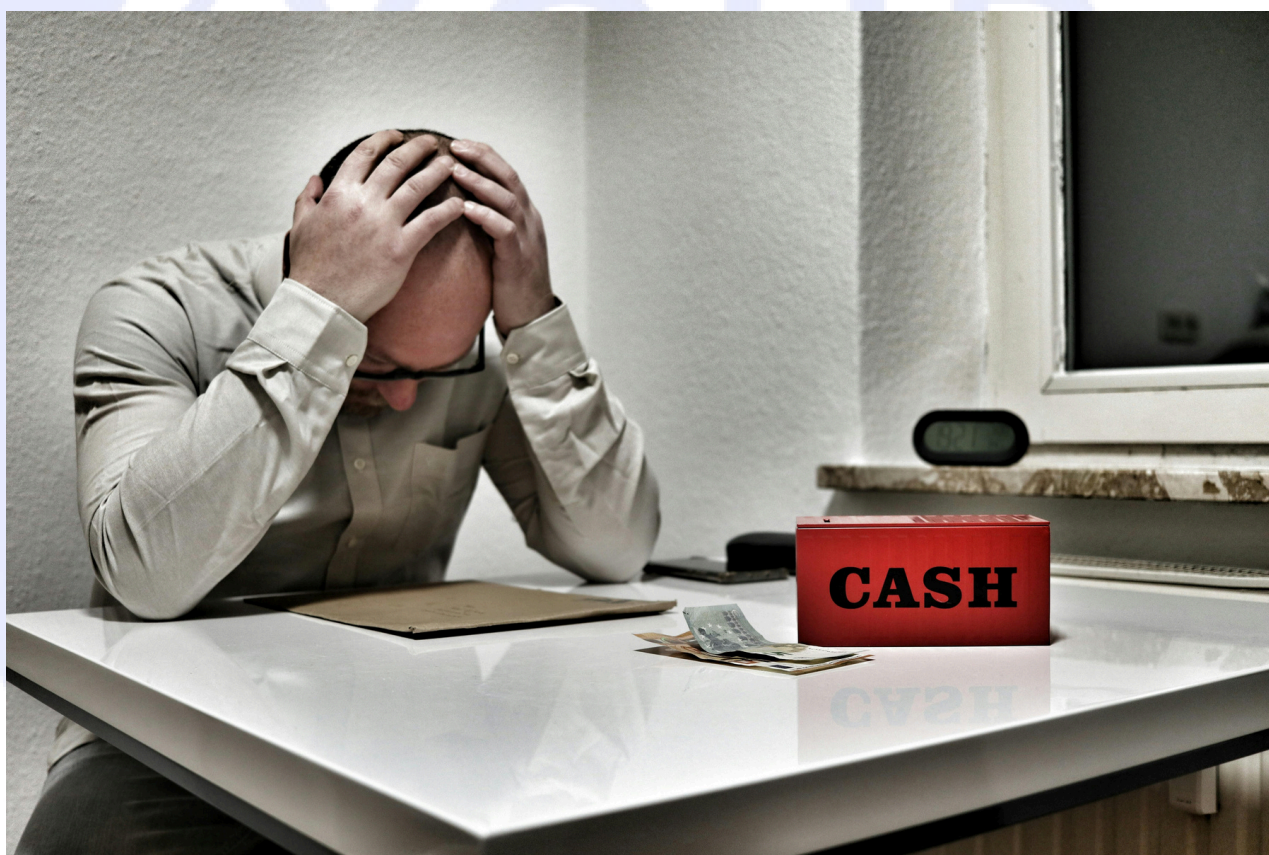
1. Hang up.
2. Contact the agency directly using the number from their official website.
3. Never provide your SSN over unsolicited calls.
4. Report to the Social Security Fraud Hotline if applicable.

PRESSURE TO WIRE MONEY

✓ How It Works

Scammers request wire transfers, gift cards, cryptocurrency, or prepaid debit cards. Once sent, the money is nearly impossible to recover.

They often claim emergencies involving grandchildren or legal trouble.



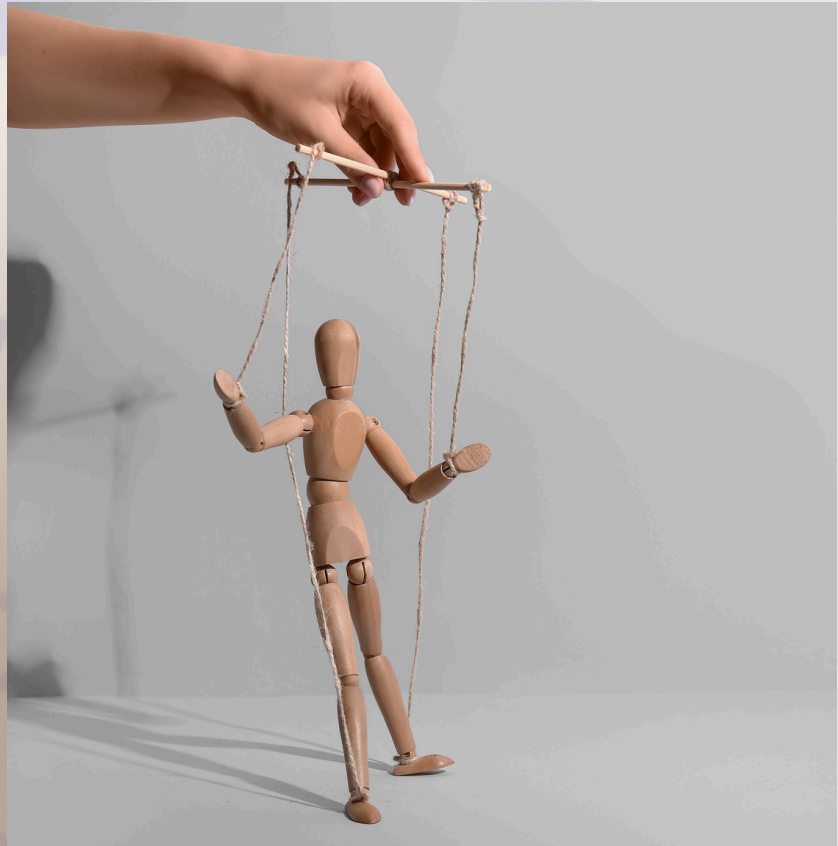
▶ Red Flags

- Instructions to keep the transaction secret
- Payment requested in gift cards
- Urgent emergency involving a family member
- Instructions not to tell bank staff the true reason for transfer

⚠ Immediate Action Steps

1. Pause. Verify with the family member directly.
2. Call the bank before sending funds.
3. If already sent, contact the wire service immediately.
4. File a police report.

ROMANCE MANIPULATION



✓ HOW IT WORKS

Scammers build emotional relationships online over weeks or months. They create trust, then fabricate emergencies requiring money.

They often claim to be overseas military, contractors, or widowed professionals.

▶ Red Flags

- Refusal to video chat
- Requests for money for travel or medical emergencies
- Moving the conversation off dating platforms quickly
- Inconsistent personal stories

⚠ Immediate Action Steps

1. Stop communication immediately.
2. Do not send additional funds.
3. Preserve all communication evidence.
4. Report the profile to the platform.

FAKE CHARITIES

✓ How It Works

After disasters or during holidays, scammers pose as charities requesting donations.

They use emotional language to manipulate generosity.



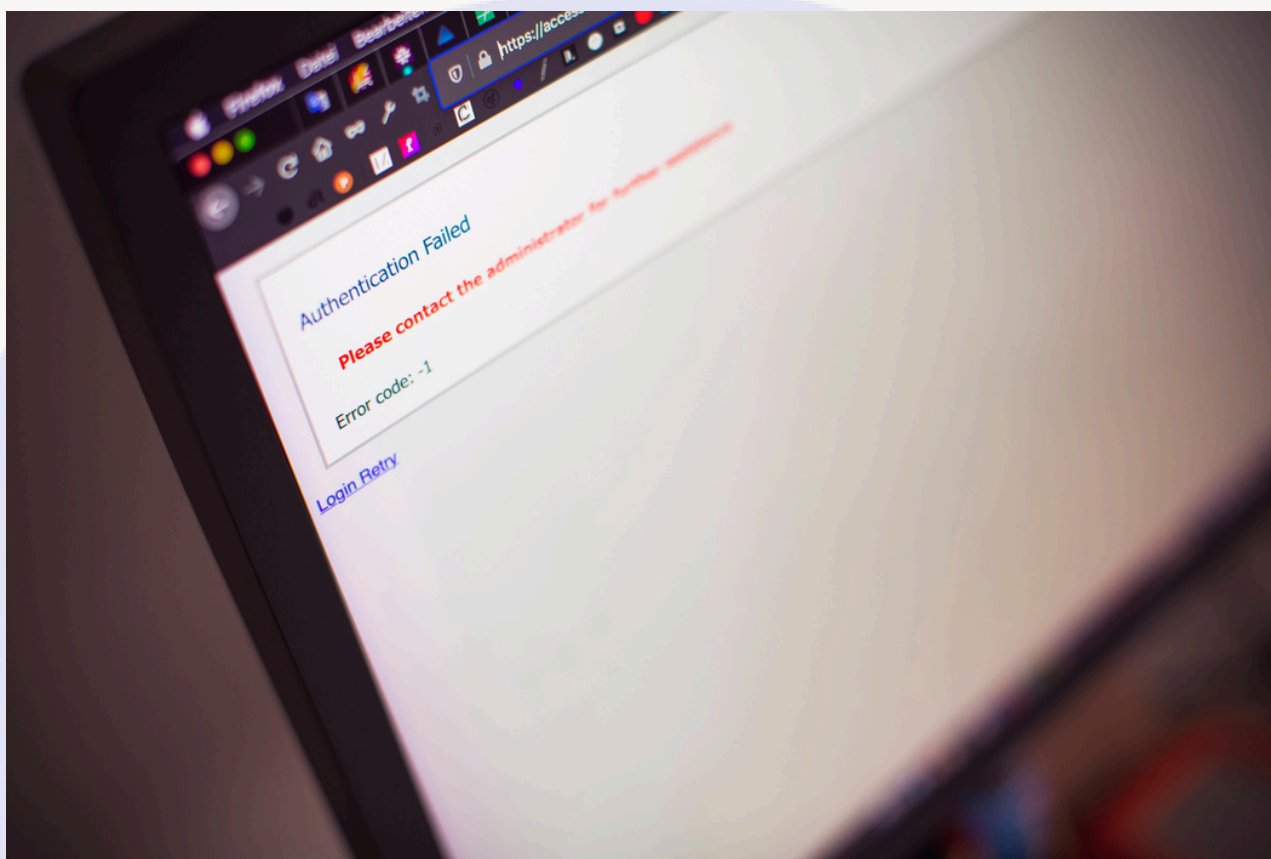
▶ Red Flags

- Pressure for immediate donation
- No official website
- Requests for gift card donations
- Name very similar to legitimate charity

⚠ Immediate Action Steps

1. Verify charity at [CharityNavigator.org](https://www.charitynavigator.org).
2. Donate only through official websites.
3. Avoid cash or wire donations.
4. Request written information.

SUSPICIOUS EMAIL LINKS



✓ How It Works

Phishing emails mimic banks, delivery services, or known companies. Clicking links installs malware or steals login credentials.

▶ Red Flags

- Misspelled email addresses
- Generic greetings (“Dear Customer”)
- Urgent password reset requests
- Unexpected attachments

⚠ Immediate Action Steps

1. Do not click links.
2. Delete suspicious emails.
3. Contact company directly through official site.
4. Run antivirus scan if clicked accidentally.

INVESTMENT GUARANTEES

✓ How It Works

Scammers promise high returns with little or no risk. They often use religious or affinity targeting within churches or community groups.

▶ Red Flags

- “Guaranteed” high returns
- Pressure to recruit others
- No written documentation
- Difficulty withdrawing funds

⚠ Immediate Action Steps

1. Verify investment through FINRA BrokerCheck.
2. Consult a licensed financial advisor.
3. Do not invest under pressure.
4. Report suspicious schemes.



TECH SUPPORT SCAMS



✓ How It Works

Pop-ups claim your computer is infected. Fake technicians request remote access and payment.

▶ Red Flags

- Unexpected pop-ups with loud alarms
- Requests for remote access
- Demand for payment via gift cards
- Claims your bank account is compromised without proof

⚠ Immediate Action Steps

1. Close browser immediately.
2. Do not call the pop-up number.
3. Contact a trusted IT professional.
4. Change passwords if access was granted.

PRIZE SCAMS

✓ How It Works

You're told you've won money, a car, or a sweepstakes — but must pay fees first.

Legitimate prizes never require payment upfront.



▶ Red Flags

- “You must pay taxes first”
- You never entered the contest
- Wire or gift card payment required
- Poor grammar in communication

⚠ Immediate Action Steps

1. Do not send money.
2. Discard suspicious mail.
3. Report to FTC.
4. Notify family.

10 IDENTITY HARVESTING

✓ How It Works

Scammers collect personal information piece by piece — birthdate, SSN,

Medicare number — then use it for fraudulent accounts.



▸ Red Flags

- Requests for full SSN by phone/email
- Surveys asking sensitive data
- Unsolicited medical or insurance calls
- Unfamiliar charges on statements

⚠ Immediate Action Steps

1. Place fraud alert with credit bureaus.
2. Monitor bank statements weekly.
3. Freeze credit if necessary.
4. Contact Your Advocate for support.

Conclusion

You are not alone.
You are not powerless.

Protection begins with awareness.



If you or someone you love has been targeted, **contact Your Advocate, Inc.** today.

Because dignity deserves defense.



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