

Don't Get Scammed

Older adults are a favorite target for con artists and swindlers. Typically, these criminals use personal information, persistence and intimidation to swindle money from their victims.

Unfortunately, scam victims may be too embarrassed or fearful to admit doubts to family or friends.

Con artists usually appear to be trust worthy and sincere, and one can easily be taken in

by an offer that seems too good to resist, especially from someone who sounds like a nice person.

Lifespan can help if you suspect a scam or fraud. Lifespan can also help you avoid or handle unscrupulous contractors and telemarketers. If you believe you are the victim of a scam or need help resolving a consumer dispute, call Lifespan, (585) 244-8400.*

Share this information with a friend!

10 Rules to Protect You and Your Money

- 1

Never give any personal information, bank account or social security numbers over the phone or Internet, unless you initiated the contact and/or you are sure the website is secure.
- 2

Be careful what you download. Don't consent to prompts. Check security settings, use anti-spyware and install a firewall.
- 3

Prizes/sweepstakes/lotteries don't require taxes/fees upfront. You don't have to purchase items to win or pay money to win money. An enclosed check is most likely FAKE!
- 4

Never send money through Western Union, money gram, cash or a green dot/prepaid cash cards without confirming who you are speaking with.
- 5

Don't allow strangers into your home who are offering reduced fees for utilities, security systems, home repairs and don't show them your bills.
- 6

Charitable contributions should be reviewed in writing. Don't be bullied into making quick decisions. Call the charity to inquire how much of your money will go to the victims or visit www.charitywatch.com.
- 7

Check with the Better Business Bureau, (800) 828-5000, or Better Contractor's Bureau, (585) 338-3600, before hiring a home repair or home improvement contractor. Get a written contract. Be sure your deposit is put into an escrow account. **Never pay for the whole job before the work is started or finished.**
- 8

Avoid making emotional buying or investment decisions. Resist immediate decisions, Don't be bullied.
- 9

Never order medical supplies through the mail, automated calls or over the Internet! Speak with your doctor.
- 10

Registration on the Federal Trade Commission's (FTC) *Do Not Call Registry* is free. Getting on the list is free, and the call is free. Call 1 (888) 382-1222 or access www.donotcall.gov. The FTC *Do Not Call Registry* takes 30 days to activate.

***For more information, Call Lifespan, (585) 244-8400**

Lifespan provides information, guidance and services that help older adults take on both the challenges and opportunities of longer life.

Eldercare Services

- Care coordination through Eldersource*
- CheckIt!, a full bill payer service
- In-home financial management assistance
- Guidance on financing long-term care related to Medicare and Medicaid
- Guidance about long-term care insurance
- Guidance on Medicare & Medicare Part D
- Elder abuse prevention & scam intervention/education
- Home modification for fall prevention
- Advocacy for nursing home residents
- Geriatric addictions program
- Guardianship for incapacitated older adults

Employment & Volunteerism

- Job training for low income adults (55 and older)
- Volunteer placement for adults (55 and older) in area non-profits
- Volunteer recruitment for transportation programs
- Fulfilling volunteer opportunities at Lifespan

Training & Education

- Workshops in aging issues
- St. John Fisher Geriatric Certificate Program
- Elder Aware training for businesses

Health & Wellness

- Wolk Older Adult Center at Lifespan Downtown
- Lily Cafe at the Maplewood YMCA
- Older Adult Resource Center at the Eastside YMCA
- MVP Healthcare Living Well Center at the Westside YMCA
- Healthcare Coordination
- Fall prevention workshops
- Living Healthy — chronic disease management workshops

Sign Language Interpreting

- Interpreter service

**in partnership with Catholic Family Center*

***in partnership with Al Sigi Center and the Arc of Monroe*

Se habla Español.



1900 South Clinton Avenue
Rochester, New York 14618
(585) 244-8400 ■ www.lifespanrochester.org

Be Scam Aware

Lifespan helps older adults take on scams, fraud and consumer protection.

Group presentations and one-on-one assistance for victims of scams, identity theft and/or fraud.
(585) 244-8400

Program funded by the Monroe County and City of Rochester Community Development Departments through grants from the U.S. Dept. of Housing and Urban Development.

Some Common Scams

Sweepstakes/Lottery

“Congratulations, You’ve Won!” Legitimate sweepstakes/lotteries do not require taxes or fees to be paid up front. You never have to pay money to win money. Beware of checks sent to you by alleged lotteries. The checks are fake!

Telephone Solicitation

Don’t give out personal information over the phone, computer or to anyone when the request is unsolicited.

Beware of links, pop ups and phone numbers on computer sites. The links/pop ups are full of malware and the phone numbers may be fake.

Always confirm before providing information.

Home Improvements and Repairs

Legitimate contractors, roofers, tree-trimmers and driveway resurfacing contractors **do not go door-to-door looking for work**. *Do not sign any contracts or make a down payment until you know the facts*. **Never** pay the total amount for a job until you are satisfied with it. Have a trusted relative/friend read a contract before you sign it.

RG&E meter readers, Frontier Telephone and Time-Warner Cable repair people wear photo identification. If you have questions, call these utilities before you let someone into your home. *Never let other strangers into your home to do any kind of “inspection.”*

Never show your bill to a stranger who claims he can help you lower your payment.

“Do Not Call” Registry

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Identity Theft

Identity theft is when someone uses your name, address, date of birth, social security number, mother’s maiden name, etc. to open credit card accounts, drain bank accounts, purchase cars, take out loans, and even sell your house.

Don’t put your social security number or phone number on checks, shred personal documents and credit card offers before putting in the trash, review credit reports annually, and check credit card statements.

Ignore Internet requests asking you to update your account information or those that state the Internet provider has lost

your account data. More tips? Contact *Call for Action*, www.callforaction.org. or (240) 747-0229.

If you believe you are a victim of identity theft, contact your police department. Contact the credit reporting agencies, your creditors and the Federal Trade Commission (FTC). The FTC has an ID theft affidavit that you can download (www.ftc.gov). The FTC’s toll free number is 1 (877) 438-4338.

Unclaimed Funds Recovery

States *do* hold unclaimed funds from forgotten bank accounts, insurance policies and pension funds. Unclaimed funds lists are public information. To collect, you do not need a third party who specializes in asset location/fund recovery, and charges a high fee, to do what you can do for free. A call to the appropriate state agency will tell you if you are on an unclaimed funds list. Lifespan can help you get started.

Internet Security

Be careful what you download. Do not consent to sudden prompts. Check your security settings. Clean your computer using anti-spyware. Install a firewall. Use separate and unique passwords. Use a secure wi-fi connection.

Call For Action, Inc. suggests asking yourself three questions when you surf the web: 1) What information is collected about me; is it secure? 2) How is that information used? 3) What choices do I have about disclosing such information?

Insurance

There are high pressure tactics used to buy Medigap or long-term care insurance policies. Lifespan can assist in providing impartial information.

Call Lifespan at (585) 244-8400 for a non-biased, nothing to sell consultation about long-term care insurance. (This is a fee-based service.)

Debt Consolidation

Ignore letters, phone calls and TV and radio ads claiming to reduce debt. Never give personal information to strangers and unsolicited requests.

Call Consumer Credit Counseling of Rochester at (585) 546-3440.

Do Not Respond to Threats!

We know of phone calls and emails from people who state that they are the IRS, the police or courts. The callers threaten that you owe money and/or that you need to appear in court or your property will be foreclosed. Do not respond. Hang up, and call Lifespan immediately at (585) 244-8400.



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