



Oklahoma City TRIAD S.A.L.T.

AGENDA

November 9th, 2023

Welcome everyone!

Greet new member's

Treasurer's Report - Terry

Alisa West Cahill, OKDMHSAS

- **Speaker** – Rethinking our response to fraud

Upcoming Events:

October 21- Senior Expo-8:00am-1:00pm- Oklahoma Western & Heritage Museum-1700 NE 63rd Street

December 7th-11:00am- Triad Christmas Luncheon- Incredible Pizza- 5833 NW Expressway

**GRG SHOPPING ALL-WALMART 6100 W RENO -8:30AM
October 4&18, November 3 &17**

**GRG WRAPPING- 12 NOON-ALL AT NEW LOCATION- EDWARDS 1123 NE GRAND BLVD-OCTOBER 6&20,
November 3 & 17**

GRG EVENT- DECEMBER 2ND 8:00AM NEED VOLUNTEERS- FIRST PRESBYTERIAN CHURCH 1001 NW 25TH

**NO MEETING DECEMBER- TRIAD CHRISTMAS LUNCHEON
Next Meeting January 11,2024**

MENTAL HEALTH AND AGING



OKLAHOMA
Mental Health
Substance Abuse

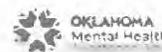
TRIAD
Nov. 2023

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<p>Karen Orsi kareno@northcare.com</p>	 <p style="text-align: right;"><i>Recovery has no age limit.</i></p> <h1 style="text-align: center;">OMHAC</h1> <p style="text-align: center;">OKLAHOMA MENTAL HEALTH & AGING COALITION</p> 
<p>Director Oklahoma Mental Health And Aging Coalition kareno@northcare.com www.omhac.org</p>	
<p>Vice Chair National Coalition on Mental Health and Aging www.ncmha.org</p>	
<p>Chair Behavioral Health Forum on Aging</p>	
<p>NorthCare 2627 General Pershing Blvd Oklahoma City OK 73107</p>	

OKLAHOMA
Mental Health
Substance Abuse

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How come people engaged in fraud crime target older adults?

These reasons

Demographic thought more likely to:

- Have money in savings
- Own a home
- Have good credit
- Less likely to report fraud
- Other?

And...

We may be more vulnerable if:

- Living with untreated or under-treated depression, anxiety, substance mis-use disorders
- Isolated &/or lonely
- Depleted coping mechanisms
- Grieving (people, changes)
- Self expectation to tolerate difficulties-stoic
- Fearful that asking for help may threaten independence
- Want to believe the best in people
- Other?

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Additional Considerations: Physical Changes in our Brain as we Age

- Memory and learning
- Finding words
- Slower processing
- Multi-tasking
- Attention

These normal/regular changes do NOT indicate cognitive decline, Alzheimer's or other dementia

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Additional Considerations: Targeted Messaging



People engaged in fraud crime may use age-related changes + belief systems against us, particularly as we age:

- Loneliness: Promises of meaningful relationships
- Memory: "ACT NOT" –slower processing, confusing details, repetition of false statements
- Patriotism: Use of patriotic symbols to entice
- Religious: Use of religious symbols or prayer to entice

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While older adults have lower rates of mental health and substance use issues, these issues can impact functioning and quality of life much more profoundly



Behavioral health includes

- mental health
- substance mis-use
- addictions – gambling, medications

Most common behavioral health issues as we age

- depression
- anxiety

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ANXIETY AND DEPRESSION - usually occur together in older adults

DEPRESSION	ANXIETY
<p>low mood, reduction in energy, loss of pleasure in activities, decreased activity, lasting >2 weeks</p> <p>common when older adults stop working, lose partners, become frailer, develop chronic diseases, and experience life changes</p> <p>top cause of disability in the world -women, youth, older adults most prone to its disabling effects</p> <p><i>World Health Organization</i></p>	<div style="border: 1px solid black; background-color: #e0e0e0; padding: 5px; margin-bottom: 10px;"> <p>normal reaction to stress</p> <p>can become excessive/disabling often accompanied by physical signs</p> </div> <p>Depression and Anxiety are common AND treatable mental health conditions-they are <u>NOT</u> a normal part of aging <u>NOT</u> a symptom cognitive decline, dementia</p>

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SYMPTOMS OF DEPRESSION



<ul style="list-style-type: none"> • Often expressed as aches/pains, not sadness/ crying • A persistent sad or "empty" mood • Loss of interest in what you used to enjoy • Low energy, fatigue, feeling "slowed down" • Changes in sleep patterns • Loss of appetite, weight loss or gain 	<ul style="list-style-type: none"> • Trouble concentrating or making decisions • Forgetful, confused • Anxious, restless • Feeling hopeless, gloomy, "blue" • Thoughts of death or a suicide attempt • Aches/pains that don't respond to treatment • Increased alcohol and/or drug use
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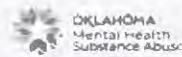
DEPRESSION or DEMENTIA?



Depression	Dementia
Mental decline is relatively rapid	Mental decline happens slowly
Knows correct time, date, location	Confused & disoriented-becoming lost in familiar locations
Difficulty concentrating	Difficulty with short-term memory
Language & motor skills slow, but normal	Writing, speaking, & motor skills are impaired
Notices or worries about memory problems	Doesn't notice memory problems or seem to care
Improvement with treatment	Can be slowed with treatment, but not reversed

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ANXIETY: What does it look like?



<ul style="list-style-type: none"> • Uncontrollable feelings of panic, fear, &/or apprehension • Obsessive thoughts • Reactions that are disproportional to triggering fear • Restlessness • Trouble with memory and focus • Poor sleep: insomnia; nightmares • Ritualistic behaviors (e.g., repeated handwashing) • Excessive worry or fear • Refusing to do routine activities or overly preoccupied with routine • Avoiding social situations • Overly concerned about safety • Hoarding/collecting • Depression • Self-medication with alcohol/other central nervous system depressants 	<h3>Additional Signs of Anxiety</h3> <ul style="list-style-type: none"> • Racing heart, or heart palpitations • Trembling • Hot flashes • Headaches • Frequent urination • Shortness of breath • Nausea • Tense muscles; weak, shaky • Excessive sweating • Cold or sweaty hands • Dry mouth
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TRAUMA & LONELINESS

Can impact physical/mental health



TRAUMA Impacts

LONELINESS Impacts

<p>Depression Anxiety</p> <p>Panic attacks Substance use</p> <p>Memory Irritability</p> <p>Hypertension Coronary disease</p> <p>Immunosuppression Sleep disorders</p> <p>Gastrointestinal issues Fibromyalgia</p> <p>Lung disease Attention problems</p> <p style="text-align: center; margin-top: 10px;">Most older adults have experienced trauma</p> <p style="text-align: center; margin-left: 40px;">Culture of secrets and shame Stoicism – Bootstraps</p>	<p>Health risk similar to obesity, smoking, lack of access to care & physical inactivity</p> <p>Depression, poor sleep, accelerated cognitive decline, poor cardiovascular function, impaired executive function, & impaired immunity</p> <p style="text-align: center; margin-top: 10px;">At risk – social circles shrink – retirement, mobility, transportation</p> <p style="text-align: center;">Satisfaction with connections/relationships, sense of belonging...</p> <p style="text-align: center;">Non-connectedness associated with increased risk of suicide</p>
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SUBSTANCE USE DISORDERS



- Less likely to be screened
- Signs attributed to health-related aging complications
- Quick and easy coping for physical, mental loneliness issues
- Alcohol use, binge drinking, alcohol use disorders – significant increase
- Most commonly used: Alcohol, Cannabis, Benzodiazepines.
- Opioids, Cocaine, Heroin

Note: Cannabis unregulated-no research on interactions with other meds

Note: Alcohol may pose special issues:

- ⊠ Aging-liver-less tolerance
- ⊠ Medication interactions
- ⊠ Increased risk of injury from falls & MVA
- ⊠ Can complicate management of diabetes, high b/p, liver problems, memory, mood...



- Older adults prescribed & use more meds than any age group; highest rate of opioid prescriptions
- Medicare beneficiaries – fastest, highest growing rates of diagnosed opioid disorder
- Rural older adults have even higher rate of death from opioids
- Age related decline in drug metabolism

National Coalition on Mental Health & Aging
National Center on Law & Elder Rights

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Naloxone



Anyone with opioids in the home should have naloxone.

Naloxone rapidly neutralizes the effects of an opioid overdose and can return regular breathing within 2 to 3 minutes. It may take multiple doses of naloxone to restore breathing.

For more information, a short video, and to order a free naloxone kit: <https://okimready.org/prevention/naloxone/>



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Ageism & Its Consequences



- **Internalized ageism:** How we feel about ourselves as aging people
- **Cultural ageism:** Everyday normalized negative messages movies, TV, songs, jokes, etc.
- **Implicit ageism:** Unconscious bias that includes attitudes, feelings and behaviors toward people of other age groups
- **Benevolent ageism:** Patronizing, paternalistic beliefs or behaviors. Elderspeak.

Under & Over Treatment

- Dismissing treatable pathology as a feature of old age

Incorrect Assumptions

- Depression is a normal part of aging (WRONG)
 - Sad, lonely, empty, withdrawn, anxious
- Physical decline/change is always due to age (WRONG)
 - "What do you expect at your age?"
- Intrusive / too sensitive / rude to approach (WRONG)
- Older adults are too set, untreatable, unable to heal, adapt, get better (WRONG)

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Ageism AGE-INFORMED



A positive outlook on aging can:

- ✓ Lower stress (think cortisol)
- ✓ Serve as a protective factor against depression, suicidal ideation, and anxiety
- ✓ Positively impact physical health and cognition
- ✓ Add life to our years and years to our life (about 7.5 bonus years)

Dr. Becca Levy, Breaking the Age Code (2022).

If we were a more age-informed society, how might this be a protective factor

In **support** of health and well-being as we all age?

Against criminal fraud that targets older adults?

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Call - Text - Chat
24 Hours a Day
7 Days a Week



Feeling, or experiencing, any of these and want to talk, need support, want someone to listen?

- Sad
- Lonely
- Stressed
- Grieving
- Mis-understood
- Over-whelmed
- Dread
- Anxiety
- Invisible
- Guilt
- Thoughts of suicide
- Loss
- Other...

Life Can Be Hard... 988 is here to help...

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National Aging Resources

Administration on Aging -- <http://www.aoa.gov/>

Administration on Community Living -- <http://www.acl.gov/>

National Coalition on Mental Health & Aging -- <http://www.ncmha.org/>

National Council on Aging -- <http://www.ncoa.org/>

E4 Center of Excellence for Behavioral Health Disparities in Aging – <http://www.e4center.org>

Coalition to End Social Isolation & Loneliness - <https://www.endsocialisolation.org>

Eldercare Locator -- <http://www.eldercare.gov/Eldercare.NET/Public/Index.aspx>

American Psychological Association (APA) Office on Aging -- <https://www.apa.org/pi/aging/index.aspx>

The Elder Justice Coalition -- <http://www.elderjusticecoalition.com/>

NASUAD – National Association of States United for Aging and Disabilities -- <http://nasuad.org/>

NAELA – National Academy of Elder Law Attorneys -- <https://www.naela.org/>

NAPP – National Association of PASRR Professionals -- <http://pasrr.org/>

Facts and Resources on Mental Health, Substance Use and Older Adults

Mental Health of Older Adults

Source: World Health Organization (WHO), December 12, 2017

<https://www.who.int/news-room/fact-sheets/detail/mental-health-of-older-adults>

Older Adults and Mental Health – Overview

Source: National Institute of Mental Health

<https://www.nimh.nih.gov/health/topics/older-adults-and-mental-health/index.shtml>

The State of Mental Health and Aging in America

Issue Brief #1 What do the data tell us?

Source: CDC, 2008

https://www.cdc.gov/aging/pdf/mental_health.pdf

Older Adults and Depression – Brochure and Fact Sheet

Source: National Institute of Mental Health

<https://www.nimh.nih.gov/health/publications/older-adults-and-depression/index.shtml>

Ten Facts about Mental Health and Aging

Source: Older Women’s League

http://www.lifeseiorservices.org/seniorline/10_Facts_About_Mental_Health_and_Aging.asp

Older Adults and Suicide Prevention

Source: Suicide Prevention Resource Center

<https://www.sprc.org/populations/older-adults>

The Risks of Social Isolation

Source: American Psychological Association, May 2019

<https://www.apa.org/monitor/2019/05/ce-corner-isolation>

Substance Use in Older Adults – DrugFacts

Source: National Institute on Drug Abuse

<https://www.drugabuse.gov/publications/substance-use-in-older-adults-drugfacts>

Facts about Aging and Alcohol

Source: National Institute on Aging

<https://www.nia.nih.gov/health/facts-about-aging-and-alcohol>

Source: National Institute on Alcohol Abuse and Alcoholism

<https://www.niaaa.nih.gov/alcohols-effects-health/special-populations-co-occurring-disorders/older-adults>

Get Connected: Linking Older Adults with Resources on Medication, Alcohol, and Mental Health – 2019 Edition

Designed for organizations that provide services to older adults, this toolkit offers information and materials to help understanding the issues associated with substance misuse and mental illness in older adults. The toolkit also contains materials to educate older adults, including fact sheets, and screening tools.

Source: SAMHSA (Substance Abuse and Mental Health Services Administration) – 2019

<https://store.samhsa.gov/product/Get-Connected-Linking-Older-Adults-with-Resources-on-Medication-Alcohol-and-Mental-Health-2019-Edition/SMA03-3824>

RESOURCES FOR OLDER ADULTS

- **Senior Info-line: 1-800-211-2116**

Toll-free statewide telephone number links older Oklahomans and caregivers to information and assistance at the local level. Calls are automatically routed to a specialist housed in one of the 11 Area Agencies on Aging or sponsoring agencies nearest to the caller

- Oklahoma Mental Health and Aging Coalition

- Website www.omhac.org

- OKLAHOMA DEPARTMENT OF HUMAN SERVICES
Community Living, Aging & Protective Services (CAP)

(405) 521-2281 <http://www.okdhs.org>

Formerly and separately known as **Aging Services [AS]** and **Adult Protective Services [APS]**

- Supporting independence, protecting quality of life, and promoting person-centered planning and delivery of services

- **Services**

- AIDS Coordination and Information Services
- Adult Day Services
- Adult Protective Services (APS)
- ADvantage Services
- Medicare and Medicines (MIPPA)
- Oklahoma State Council on Aging
- Oklahoma Aging Advocacy Leadership Academy
- Oklahoma Caregiver Coalition
- Older Americans Act Programs
- Aging and Disability Resource Consortium Initiative
- Eligibility Services
- Legal services
- Long-Term Care Investigations
- Long-Term Care Ombudsman
- Respite Services
- Senior Community Services Employment Program (SCSEP)
- State Plan Personal Care

- CAP services and programs details at

<https://oklahoma.gov/okdhs/services/cap.html>

- **OKCares** – website for Oklahoma Caregivers –www.okcares.org

Resources for Older Adults - 2023

- Statewide resources for caregivers across the lifespan
- Area Aging Agencies- 11 Agencies in the State
 - Senior services vary by Agency / Counties
 - Older Americans Act programs
- Sunbeam Senior Services - 405.609.8923
 - Senior Engagement Program
 - Grandparents Raising Grandchildren
 - Care Track
 - Powerful Tools for Caregivers
- Hope Community Services
 - 50+ individual and group therapy, case management, wellness, crisis intervention and substance use services
- Oklahoma Healthy Aging Initiative (OHAI) <http://www.ouhsc.edu/ohai/Home.aspx>
 - OHAI Central Office – OKC Phone: 405-271-6424 Email: CentralOHAI@ouhsc.edu
 - OHAI created a statewide senior health network with Centers of Healthy Aging operating in five regions providing both clinical care and health education throughout their respective regions.
 - *Centers of Healthy Aging* collaborate with local service clinics and provide health education throughout their respective regions. Each center offers educational programs geared towards seniors, caregivers and those providing healthcare services to seniors. Programs include topics ranging from healthy aging to assisting individuals living with chronic diseases.
- Oklahoma Insurance Department - Medicare
https://www.ok.gov/oid/Consumers/Information_for_Seniors/
- Senior Wellness Centers - MAPS 3 – Oklahoma City
 - Pete White Health and Wellness Center (South OKC) 405-246-3950
 - Healthy Living OKC (North OKC) 405-773-6910
- PreAdmission Screening & Resident Review (PASRR) - ODMHSAS

Resources for Older Adults - 2023

- Federal law requires that all persons with a serious mental illness and or mental retardation must be screened and assessed for appropriate placement before being admitted to a nursing facility.
- The PASRR evaluation system is designed to determine if a person actually has a nursing home level of care need before they are admitted.
- Friendship Line 1-800-971-0016 – 24/7 Counseling and Outreach program open to adults age 60+. Free crisis and support line for seniors needing to talk for any reason
- Gambling Hotline - 1-800-522-4700
- Elder Abuse Hotline - 1-800-522-3511
- 988 Crisis Line
- OK-SPLASH Oklahoma Sixty Plus Legal Aid Services <http://www.legalaidok.org/senior-legal-help>
- Americans with Disabilities Act <https://www.ada.gov>
- PACE (Program of All-Inclusive Care for the Elderly)
 - Cherokee Elder Care - Information about the PACE program available on the Cherokee Elder Care website
 - Life PACE – Information about the PACE program available on the Life PACE website
 - Valir Health – Information about the PACE program available on the Valir Health website
- SHIP Senior Health Insurance Counseling Program - OK Insurance Department https://www.ok.gov/oid/Consumers/Information_for_Seniors/SHIP.html
- NewView Oklahoma – Low vision services, no fee - 405-286-9699

awareness and education. Find out more by going to: <https://fightcybercrime.org/programs/peer-support/>

Successful Aging through Financial Empowerment (SAFE)

Wayne State University's Institute of Gerontology provides free financial counseling for older fraud victims. You can find free workshops and financial resilience resources on its website: <https://iog.wayne.edu/outreach/success-after-financial-exploitation--safe->

How to fight back against scammers

1. Report the crime. File a police report. If you experience resistance, persist; you may need documentation of your experience down the road. You can also file a report with the Federal Trade Commission at [ReportFraud.ftc.gov](https://reportfraud.ftc.gov), or the Federal Bureau of Investigation's Internet Crime Complaint Center at ic3.gov. Both agencies use fraud reports to target their investigations; the more information they have, the better they can identify patterns and link cases.

2. Learn more about fraud. Arm yourself with information about how these criminals operate to empower yourself to spot and avoid scam attempts. "Scammers sell their contact lists to other people," Castel says. "So if you've been scammed once, or even if you just stay on the phone [with a scammer] for more than five minutes, you're now on a list and can be called back again."

Castel calls this a "really cyclical and dangerous situation." AARP's Fraud Watch Network site (aarp.org/fraudwatchnetwork) includes news on fraud and scam-fighting tips to thwart criminals. There, you can sign up for biweekly [Watchdog Alerts](#) by email or text to stay on top of the latest schemes.

How to help a loved one who's been victimized by fraud

Listen without judgment. "A lot of people are afraid to tell a loved one they are a victim because they're afraid of how they'll react." Krough says. "Don't judge or scold."

Lead with kindness and empathy. "Say, 'I don't know how to fix this. But I'll walk through this with you. And I'll be there for you.'" Nofziger suggests.

Help them disconnect from the scammer. If the scam came via email, text message or phone, and the target isn't very tech-savvy, you can help them block the criminal to make sure they're no longer in contact.

Keep them engaged. Invite your loved one to a movie or out to lunch: "help them reenter the world." Nofziger says. "just as you would do if they were grieving a death."

Where to find mental health support

AARP Fraud Watch Network™ support group

The VOA ReST (Resilience, Strength and Time) program, a collaboration between AARP and Volunteers of America (VOA), offers free online facilitated emotional support sessions for fraud victims. You can attend as many sessions as you'd like, just register in advance by going to: <https://www.aarp.org/money/scams-fraud/voa-rest-program/>

Cybercrime Support Network's (CSN) Peer Support Program

CSN, in collaboration with the FINRA foundation, offers a free support program for romance scam survivors, who can attend 10 one-hour group sessions, facilitated by a mental health counselor. Its focus is on helping victims combat feelings of loss, embarrassment and isolation, while teaching cybercrime



**NATIONAL ELDER
FRAUD HOTLINE**

1-833-FRAUD-11

1-833-372-8311

If you or someone you know is age 60 or older and has been a victim of fraud, help is standing by at the National Elder Fraud Hotline.

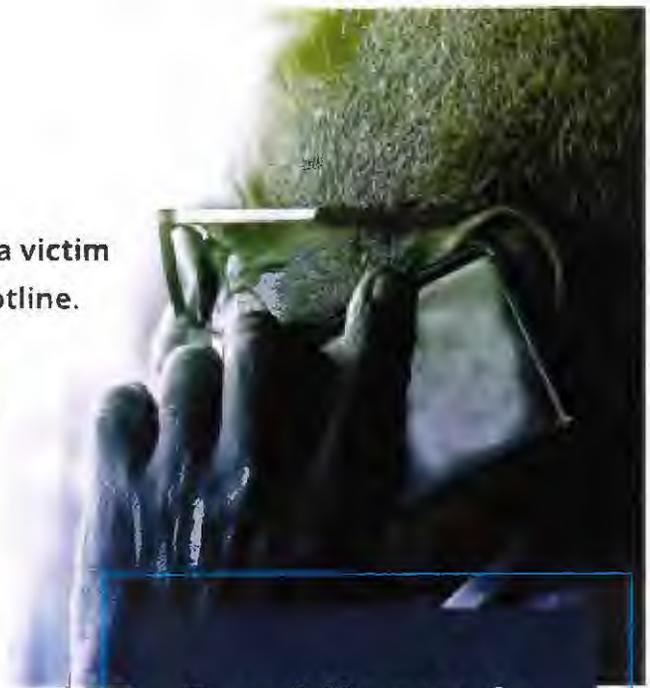
1-833-FRAUD-11

1-833-372-8311

www.justice.gov/stopelderfraud

10:00 a.m.–6:00 p.m. eastern time, Monday–Friday

English/Español/Other languages available



Reporting is the first step.

Reporting can help authorities identify those who commit fraud and can also prevent others from becoming victims. Our experts will help victims navigate this process.

No fear, total understanding.

The hotline is staffed by professionals who know how to support victims of fraud. Callers can count on our case managers to be caring and understanding.

Personalized service at no cost.

Callers will reach a case manager who will help them through the reporting process at the federal, state, and local levels. Victims will also be connected with other resources on a case-by-case basis.

Providing Help, Restoring Hope

Financial scams and abuses that target older people are happening more and more. This hotline is a free resource created by the U.S. Department of Justice Office for Victims of Crime to help people report elder fraud.

What to expect when calling 1-833-FRAUD-11 (1-833-372-8311).



We will respond quickly.
We will connect you to a live contact as soon as possible.



Victims will be assigned a case manager.



Callers will always be treated with understanding and respect.

**BEING A
HUMAN IS
HARD.**

CALL OR TEXT

988

**MENTAL
HEALTH
LIFELINE**

Call or text  for free mental health help, 24/7.

-  Suicidal Thoughts
-  Self Harm
-  Depression & Anxiety
-  Paranoia & Psychosis
-  Substance Abuse
-  Emotional Distress
-  Domestic Violence

[988oklahoma.com](https://www.988oklahoma.com)



@988OKLA



988 is a direct, three-digit lifeline that connects you with trained behavioral health professionals that can get all Oklahomans the help they need.

GETTING HELP CAN BE HARD. SO WE MADE IT EASIER. ▶ The mental health professionals on the other end of the line are here to help guide you.



CALL THE LIFELINE
It all starts when you call 988. You'll be connected to a mental health professional to talk you through what's going on and get the resources you need for either yourself or your loved one. About 80% of the time, things can get sorted out with just a phone call. But if you need more help, we got you.



CONNECT WITH A MOBILE CRISIS TEAM
If you or your loved one need more help after your initial phone call, the 988 call center will send a mobile crisis team to assess things and intervene if necessary. About 7 in 10 crises can be resolved at this touchpoint.



GET TRANSPORTATION
Some people need more in-depth care. If this is the case, transportation will be provided to help Oklahomans in need safely arrive at an Urgent Care and Crisis Center.



CHECK IN AT AN URGENT CARE AND CRISIS CENTER
For those of us that need higher touch help, an Urgent Care and Crisis Center has your back. These centers are staffed 24/7/365 with licensed local medical professionals, nurses, and peers who have been through it themselves. Every center accepts both drop-offs from first responders and walk-ins.

To learn more about how 988 works, visit

[988oklahoma.com](https://www.988oklahoma.com)



**YOUR
MIND
IS
WORTH
THE TIME.**



Scan to follow
us on social!



988oklahoma.com

**TU
MENTE
VALE
TU
TIEMPO**



Escanea para
seguirnos en las
redes sociales!



988oklahoma.com



Fraud Prevention

AARP Fraud Watch Network Watchdog Alert Handbook:

Common Elements of Today's Scams —
and How to Stay Safe



aarp.org/fraudwatchnetwork

INTRODUCTION

U.S. adults are collectively losing tens of billions of dollars every year. This may seem discouraging, but while criminals often use news headlines to inform their schemes, they do rely on elements that are common across scams. Knowing these common elements makes it easier to spot and avoid scams.

This booklet lays out the scam fundamentals. Spotting any of these tactics is a strong indication you are engaging with a criminal. If you find yourself in a scam situation, disengage immediately. If you have lost money or sensitive information, contact the police, tell them you are a victim of financial fraud and ask to file a report. Then file a report at **reportfraud.ftc.gov**. Though the chances of recovering losses is slim, your information will help investigators spot trends and possibly build cases. You can also turn to AARP's fraud support resources:

- If you or a loved one have been targeted by a scam or fraud, you are not alone. Our fraud specialists at the AARP Fraud Watch Network Helpline provide free support and guidance on what to do next. Call **877-908-3360**.
- If you've experienced fraud and are struggling in its aftermath, visit **aarp.org/fraudsupport** to learn about free, peer-led online sessions aimed at helping fraud victims begin healing emotionally.

ABOUT THE AARP FRAUD WATCH NETWORK

The AARP Fraud Watch Network is a free resource for all. With AARP as your partner, you'll learn how to proactively spot scams, get guidance from our fraud specialists if you've been targeted, and feel more secure knowing that we advocate at the federal, state and local levels to protect consumers and enforce the law.

To learn more, visit aarp.org/fraudwatchnetwork.

The Common Denominator: Using Our Emotions to Their Advantage

Perpetrators of financial crimes are adept at getting targets to believe they are someone they aren't, such as a government agency, a tech support provider, a retailer, even a relative in distress. And it can be hard to understand how victims accept a scammer's concocted story as true. But criminals have long known that the secret to their success is to use our emotions against us.

The first rule in the scammer's playbook is to get their targets into a heightened emotional state — what they call “under the ether.” Once there, it's hard for us to access logical thinking, and we're in a place to believe just about anything they say. It's just how our brains are wired.



Under The Ether: Heightened Emotional State

DESIRED REACTION	THE CRIMINAL IMPERSONATES ...	THE PLOY
FEAR	Your utility company	Your power is about to be shut off.
	Social Security Administration	Your number has been suspended.
	Microsoft	You have a dangerous virus on your computer.
	A grandchild	I'm in trouble and need your help.
EXCITEMENT	Publishers Clearinghouse	You've won a million dollars and a car!
	Cold-calling investment broker	A can't-miss investment opportunity!
	Social media post from a friend	I applied for a free government grant and got \$5,000. You should apply, too.
LOVE	Someone looking for a relationship online	I never thought I could love someone the way I love you.



CONTACT METHODS: HOW SCAMMERS SEEK TO REACH US

Phone

Despite — and maybe because of — technological advances, the telephone remains a hot method of contact for today's scammers. Phone scams often begin with a prerecorded robocall about some urgent matter that instructs you to stay on the line or press a button to speak to a representative.

Add your numbers to the National Do Not Call Registry at [donotcall.gov](https://www.donotcall.gov) or 888-382-1222. This will cut down on legitimate telemarketing calls, making it more likely that calls that do get through are scams. And when in doubt, let your answering machine or voicemail screen your calls.

Email

Criminals are adept at making an email message look like it is coming from a trusted source, like your bank or a retailer you may do business with. The goal is for the message to instill urgency, to get you to take an action (click a link, call a phone number) without stepping back and considering whether the message is fraudulent.

Texts

Text messaging is one of the fastest-growing contact methods for today's scammers. As with phone calls and emails, the scammer impersonates a familiar or trusted source to get you to act immediately to address some urgent matter.

Avoid clicking on links in emails or texts. Instead, go to the website of the sender by typing the address into your browser, use the app for the sender (if you have one), or call them using a number you know to be legitimate (e.g., from a statement).

► Online

The internet teems with fraudulent content. Criminal tactics include hacking social media accounts and sharing false information with the hacked person's contacts, such as how to sign up for free money from the government. Scammers also set up fake profiles – often by stealing someone's real identity – and then use charm to get targets to connect with them.

Criminals create legitimate-looking shopping sites online, and even create faux versions of the online stores of well-known retailers.

Criminals also buy ads that show up in web searches, linking you to a hot product at a great price – only clicking the link loads malicious software onto your device to steal usernames and passwords to your accounts, including your financial accounts. Or the fake ad includes a trusted retailer's customer service number and dialing it takes you right to the criminal.

Marshal your inner skeptic when online. Be wary of unbelievable deals, a push from a “friend” on social media to call a number or click a link for some deal or little-known benefit, websites with errors and limited contact information, and friend requests from celebrities.

► In-Person

Plenty of crooked companies and outright scammers knock on doors to steal people's money or sensitive information or even to case the house for a later attempt at burglary. Criminals may claim to be from your utility provider or alarm service, or they may say they are selling subscriptions or seeking charitable donations. Following a major weather event, shady contractors and criminals will show up and offer to repair damages for cash up front, and then take the money and run.

Commit to not opening your door to strangers – that's the safest bet. If you do engage with someone at your door, be wary of pressure to make a quick decision or pay cash up front for work, and thoroughly read any contracts before signing.

PERSUASION TACTICS: HOW SCAMMERS SEEK TO CONVINC US

Criminals use a variety of persuasion tactics to convince us of an untruth to steal our money or sensitive information — and they are good at it. Here are some of the tactics common to today’s scams.

Phantom Riches

The prospect of wealth is behind many common scams, and the criminal’s goal is to pressure the target into believing that a large bounty awaits. Fake lottery winnings and surefire investment schemes commonly use the phantom riches technique to coerce targets.

Criminals create legitimate-looking shopping sites online, and even create faux versions of the online stores of well-known retailers.

If you are told you’ve won a sweepstakes or a lottery, but you just need to pay some fees up front to claim your winnings, it is a scam. Full stop.

Profiling

The profiling tactic involves the criminal gathering key pieces of information about the target and using that information to establish credibility and elicit an emotional response. The goal is to get the target to act quickly to address an “urgent” situation. For example, today’s scammer may peruse social media accounts to gather enough information to impersonate a family member in trouble.

Lock down your social media accounts to access only by friends and family. Follow the advice our parents gave us — don’t talk to strangers. This includes strangers who reach us by phone.



► **Fear & Intimidation**

Criminals commonly use fear and intimidation to get their targets under the ether. Many cases we hear about begin with inducing immediate fear, your grandson is in grave danger, the police have a warrant for your arrest, your computer has a deadly virus. And we've heard from victims that criminals will harangue them, calling dozens of times a day and leaving threats on their voicemail.

► **Scarcity**

Criminals use the human impulse to stockpile limited supplies, alleging scarcity to convince us to act. Alleging scarcity to convince us to act now, before it's too late. , before it's too late. The early months of the coronavirus pandemic were replete with fake ads for much-desired personal protective equipment, while later it was about jumping the line to get the vaccine or quick access to in-demand testing.

► **Source Credibility**

Impostor scams rely on getting the target to believe the contact is coming from a credible source — often a government agency, bank or major business. Common social media scams involve fake profiles that appear to be celebrities, or new “friends” with profiles that are a mix of invented and stolen information.



PAYMENT METHODS: HOW SCAMMERS GO AFTER OUR MONEY

➤ Cash

Offshore criminal operations often seek cash payments from people they target in the U.S.. Once the scammer convinces the target there's some fictional problem that can be solved with a payment, they may direct the target to fill a FedEx box with cash (with directions to wrap the dollars in a tea towel or aluminum foil) and overnight it to a U.S. address. A money mule (the person who transfers illegally acquired money or packages, sometimes not knowing they are involved in a scam) grabs the delivery and gets the money to the next step on its way back to the offshore criminals.

➤ Wire Transfers

Wire transfers are often requested as part of sweepstakes and lottery scams, where the target is asked to send money to help pay for processing big winnings — which never materialize. When a MoneyGram or Western Union transfer falls into the hands of a crook, it's untraceable, and protections are limited. If you wire money from your bank to someone who ends up being a criminal, your bank will call it an authorized transaction because you initiated it — even if under false pretenses — and you have no recourse.

Money Transfer Apps

Peer-to-peer (P2P) apps like CashApp, Venmo and Zelle allow you to send and receive money quickly and easily. However, the companies that offer these apps say they are intended to be used for splitting a dinner bill among friends or sending your grandchild money while she's off at college. They aren't intended to be used for making purchases or other transactions with strangers or with businesses you have no relationship with. Once money is sent via a P2P app, it's next to impossible to claw it back if it was sent in error or to a criminal.

Cryptocurrency

As cryptocurrency becomes more accessible, crooks have grown more interested. In some cases, targets are directed to a "Bitcoin ATM" and told to insert cash. The scammer provides the target with information on where the cash-turned-Bitcoin should be deposited electronically. Once the cryptocurrency is transferred to the crook, it can't be traced. Cryptocurrency is also popping up in investment schemes.

Gift Cards

Con artists have latched on to gift cards as a convenient form of payment in their scams. The reasons are several: gift cards can be purchased just about anywhere, they are virtually untraceable, and criminals can drain the cards quickly. For example, the criminal convinces the target of an urgent matter that can be addressed with money, and says that the quickest way to remedy the problem is to go to a specific store, put a specific amount of money on one or more specific gift cards (sometimes referred to as electronic vouchers), and then share the activation information off the back.

*Gift cards are not a legitimate form of payment.
Anyone who directs you to pay for some obligation
by purchasing gift cards and sharing the numbers
off the back is lying to you.*



A ROUNDUP ON HOW TO STAY SAFE

➤ Beware the Faux Phone Call

The phone is still #1 in the hearts of scammers. Use your voicemail or answering machine to screen incoming calls when you aren't absolutely certain who is calling. You can't trust caller ID because scammers use technology to hide their identity.

Listen to messages with intent. If the call induces a strong emotional response, pause. Ask a friend or family member what they think.

Stay safe by not providing sensitive information, like your social security number, Medicare number, or credit card or bank account information, to someone who calls you.

Know that federal, state and local government agencies will not call you out of the blue and demand money. Same with major retailers and utilities — calls from Amazon or from your power company out of the blue are most likely scams.

Add all of your phone numbers to the National Do Not Call Registry at **donotcall.gov** or **1-888-382-1222**. This will reduce the number of legitimate telemarketing calls coming in, making it easier to spot scam calls.

➤ Don't Click Those Links

These days, it's so easy for criminals to send authentic-looking emails or texts that appear like they are coming from an entity you do business with. Skip the click! Instead, go to your web browser and type in the web address of who you think is trying to contact you; if you have an app for them, log in to see if they are really trying to reach you.

Beware of online ads, too. A click on a scam ad could send you to a perfect copy of a legitimate retailer's site or could download malicious software intended to steal your credentials. Stick with retailers you have already done business with or that you trust.



> Social Distance on Social Media

Every social media platform is swarming with scammers looking to score money or sensitive information. Keep your distance on social media and set your account to be open only to friends and family. Avoid accepting friend requests from strangers and know that accounts are easily hacked, so a message from a friend encouraging you to click a link for a free grant may actually be a criminal who has hacked their account.

> Fortify Your Devices

Make sure your devices' operating systems are up to date and set updates to occur automatically. Often, updates are MEANT to patch a known pathway for criminal activity. Keep your protective software up to date as well, such as firewalls and antivirus tools. If you use your device in public, do not connect to free public Wi-Fi unless you enable a virtual private network (VPN). Options include ExpressVPN, NordVPN or Surfshark.

> Pay Safely

Consider any request for an unusual payment method to be a red flag. These include money transfer apps, gift cards, cryptocurrency and wire transfers. The safest way to pay for purchases is with credit cards, because they offer consumer protections. Debit cards have similar protections, but if yours is compromised and money leaves your account, you have no access to that money until — and unless — the card issuer confirms fraud did occur. This could take weeks.

> Be Reasonably Charitable

Sham charities abound, especially following natural disasters or other headline-grabbing events. Your best bet is to do your research and decide which charities you want to support — before an event happens. Make a list and stick to it. If you get a solicitation, simply say that you have made your giving decisions already. You can check out charities online at give.org or charitynavigator.org.

> Don't Lose Yourself (or Your Identity)

Beyond stealing your money, some criminals specialize in stealing identities. Most of us have been notified that our sensitive information has been exposed in a data breach, a common means of identity theft. But identity theft can also involve stealing incoming or outgoing mail, rifling through garbage cans and recycling bins, or impersonating someone you would trust.

Identity theft becomes identity fraud when someone uses your identity for financial gain, such as by opening new accounts in your name, filing for government benefits in your name, filing false tax returns — or even taking over your accounts. This fraud can be committed by the criminal who stole your data or by the criminal who bought your data.

Steps to Protect Your Identity

To protect yourself now against future identity fraud, add a fraud alert to your credit reports, which requires a lender to contact you before opening a new account in your name (contact one of the three bureaus — Equifax, Experian or TransUnion — and the others will follow).

Or you can choose to freeze your credit. A freeze blocks lenders from opening new accounts in your name. You can freeze and unfreeze your reports at no cost, but you need to do it with each of the three bureaus.

Use strong and unique passwords for all online accounts. A password manager is a great tool for setting and safely storing passwords; options include Bitwarden, LastPass, Dashlane or others.

Set up electronic access to all financial accounts. You can set alerts to text you with each transaction, so you can track activity, as well as other alerts. If app access is available, it has more encryption. Bonus: You don't have to wait a month or a quarter to review your account activity.

APPENDIX I: COMMON SCAMS

Scammers' keen ability to induce a strong emotional response — thus blocking our ability to access logical thinking — is their key to successful scams. Knowing about these scams before you are confronted with them is your key to avoiding a loss of money or sensitive information.

Business impostor: Contact from your bank, a shipping company, a retailer, tech support utility or other entity claiming there is a problem. They may also claim your auto warranty is about to expire or that they can help you resolve your debt. Options might include 1) press 1 to be connected to a representative, 2) call back a certain number or 3) click on a link to access your account.

Tip: Do not press 1, do not call back a number given to you, and do not click on a link. If you think the call could be legitimate, find a number you know to be correct and call to inquire. And beware of searching online for a customer service number — you may end up calling a scammer directly.

Government impostor: Contact from a local state or federal agency claiming there is a problem and directing you to contact them immediately (in a manner akin to business impostors, above).

Government entities do not call out of the blue like this. If you have a concern, locate a number you know to be correct and call to inquire.

Can you do me a favor scam: Brief messages from someone you would normally trust, asking you to quickly purchase gift cards and share the number off the back. These typically occur in work settings, but also happen in communities of faith and elsewhere. The favor is a ruse and the money you use to buy gift cards is gone forever.

For example, you get a text from your boss explaining she's at a board meeting but needs gift cards for an employee appreciation event. She asks you to run to the store and buy five \$100 Target cards and send pictures of the front and back of the cards. She says you can expense the cost.

In the faith community, the brief message is from your pastor or rabbi, who explains a family is in desperate need. He's out of town, so he asks you to buy a \$250 Amazon card, snap pictures of the front and back of the card, and text him back. He'll pay you out of petty cash when he's back.

Tip: You can avoid these by confirming any quick request for money or a gift card. Text your pastor, or email your boss or her administrative assistant; chances are high they never sent the request.

The grandparent scam: Someone claiming to be your grandchild, or representing your grandchild, calls claiming an urgent need for help: they've caused an accident and they've hurt someone badly, they were pulled over and the police found drugs in the car, or some similar scenario. They need you to send money right away with promise you won't tell their parents. They may ask for gift cards, wire transfer or cash.

Tip: As hard as it may be, hang up on a call like this. Contact your grandchild or a family member who can confirm their whereabouts. The criminal will count on you staying on the phone to convince you of his lie.

Online romance scam: You meet someone on a dating site, simply playing an online game or perusing your social media feed. This person takes a quick interest in you, suggests you move to another platform to talk and turns on the charm. They will flatter you, ingratiate themselves and convince you that you belong together. Only you never meet in person — he's in the military abroad; she's on business in another country. Eventually, they will start asking for money. They may even show you they have a fat checking account in an American bank. The requests for money turn into demands, and they are relentless.

Tip: Meeting someone online and not in person means you don't know them. Never send money to someone you know online whom you've never met in person.

APPENDIX II: AARP FRAUD WATCH NETWORK RESOURCES

AARP Fraud Watch Network online

aarp.org/fraudwatchnetwork

Get the latest news and information on scams, sign up for biweekly Watchdog Alerts, review more than 70 quick tip sheets on common scams, or report a scam on our scam-tracking map.

AARP Fraud Watch Network Helpline

877-908-3360

AARP's Fraud Watch Network Helpline is a free resource for AARP members and nonmembers alike. Trained fraud specialists and volunteers field thousands of calls each month. Report a scam or get guidance you can trust, free of judgment.

AARP VOA ReST Victim Support Program

aarp.org/fraudsupport

ReST stands for Resilience, Strength, and Time. AARP has joined with Volunteers of America to bring this helpful resource to victims of fraud and their families. This peer-led virtual session hosts up to five people and exists to address the emotional impact of your fraud experience.

AARP's The Perfect Scam PodcastSM

AARP's weekly podcast *The Perfect Scam*, tells the stories of people who find themselves the target of a scam. Host Bob Sullivan introduces listeners to those who have experienced scams firsthand, as well as to professional con artists and leading experts who pull back the curtain on how scammers operate. Find it at aarp.org/theperfectscam or wherever you listen to podcasts.

APPENDIX III: EXTERNAL RESOURCES

Annual Credit Report

This is the official site to get your free annual credit reports as guaranteed by Federal law. Be careful when typing this site name into your web browser. There are many look-alike sites with similar web site addresses.

Access online at: annualcreditreport.com

Charity Rating Sites

There are a number of websites that provide ratings and reviews of charities so that you can know if they are legitimate before you make a donation, including Charity Navigator and the Better Business Bureau's Wise Giving Alliance.

Access online at: charitynavigator.org and give.org

Federal Trade Commission (FTC) Consumer Help

Report fraud to the Federal Trade Commission. It won't help you recover your losses, but reported information is used to help with investigations.

Call toll-free 1-877-FTC-HELP (1-877-382-4357) or visit reportfraud.ftc.gov

National Do Not Call Registry

To help cut down on robocalls, add all of your numbers to the National Do Not Call Registry, operated by the FTC. It won't stop fraudulent calls, but it will make them easier to spot because most legitimate telemarketers won't call numbers on the registry.

Register your numbers at 1-888-382-1222 or donotcall.gov

Consumer Financial Protection Bureau (CFPB)

If you have a complaint about fraudulent activity involving a bank account or service, credit reporting and debt collection among other areas, contact the CFPB to file a complaint.

File online at: consumerfinance.gov/complaint

U.S. Postal Inspection Service

This site, sponsored by the U.S. Postal Inspection Service, has information about how to protect yourself from mail fraud and how to identify when you've been targeted.

Access online at: uspis.gov

FINRA Investor Education Foundation

This site, operated by the FINRA Investor Education Foundation, provides useful information about how to avoid investment fraud, including allowing you to check to see if a particular broker or investment adviser. It is particularly helpful in addressing a variety of frauds, including gold coins and oil and gas scams.

Access online at: saveandinvest.org

National Association of Attorneys General

The National Association of Attorneys General (NAAG) site provides contact information for all state attorneys general. Most state attorneys general welcome consumer inquiries and complaints about frauds occurring in the marketplace, and many offer complaint mediation services as well.

Access online at: naag.org

National Association of Insurance Commissioners

Visit the NAIC website to learn more about various types of consumer insurance products or to get helpful tips and tools for choosing an insurance provider.

Access online at: content.naic.org/consumer.htm

Customer Service Numbers for Commonly Impersonated Organizations

IRS (Treasury Inspector General): 800-366-4484

Social Security Administration: 800-772-1213

Medicare (HHS Office of Inspector General): 800-447-8477

Amazon Customer Support: 888-280-4331

Google: To report Google scams, visit support.google.com/faqs/answer/2952493

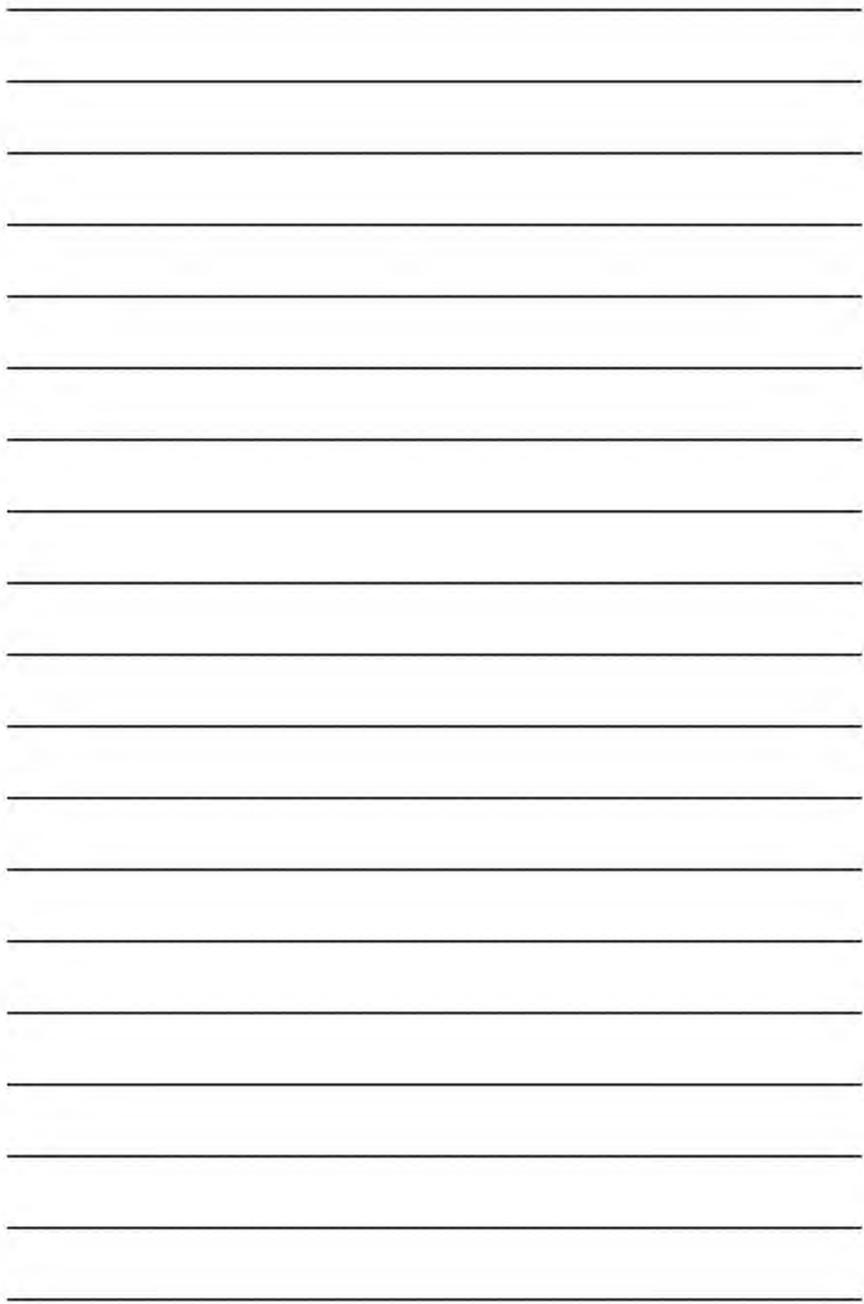
CREDIT BUREAU CONTACT INFO

Experian.com – 888-397-3742

Transunion.com – 888-909-8872

Equifax.com – 800-685-1111 (in N.Y., 800-349-9960)

Order free credit reports – annualcreditreport.com





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Watchdog Alert Handbook:

VETERANS EDITION

Common Scams Targeting Veterans &
Military Families — and How to Stay Safe

aarp.org/VetsFraudCenter



From the AARP Fraud Watch Network

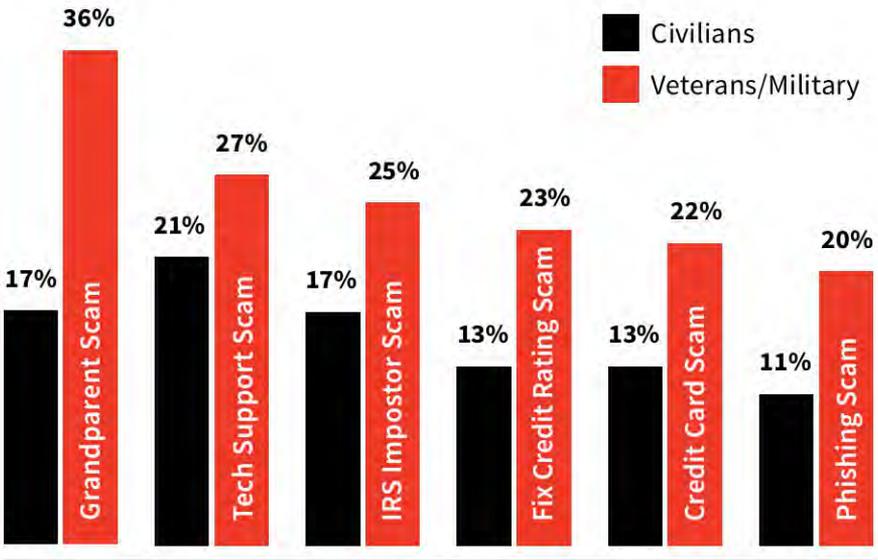
***1 in 3 current or former
military personnel
have been targeted by
disability-benefit scams.***



Introduction

Despite their service to our country, United States military veterans, active-duty service members and their families are targeted by con artists significantly more than civilians, and are 40% more likely to lose money than their civilian counterparts when hit by similar scams and schemes, according to the 2021 AARP survey *Scambush: Military Veterans Battle Surprise Attacks From Scams and Fraud*.¹

MILITARY VETERANS ARE MORE LIKELY THAN CIVILIANS TO LOSE MONEY ON SCAM OFFERS²



¹ aarp.org/home-family/voices/veterans/info-2021/scams-report.html

² According to the 2021 AARP survey *Scambush: Military Veterans Battle Surprise Attacks From Scams and Fraud*

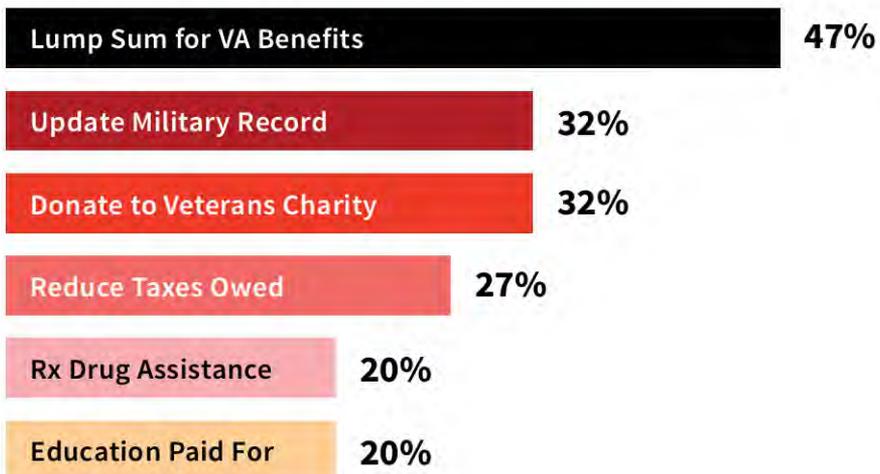
INTRODUCTION

These losses have taken a heavy toll on the military community. Veterans, active-duty military and reservists have reported nearly 500,000 instances of fraud and identity theft over the past five years, according to 2021 Federal Trade Commission (FTC) data. **Veterans and military losses more than doubled in one year to \$267 million in 2021 from \$102 million in 2020. Their median fraud loss per incident was \$600 in 2021 — \$100 higher per scam than all consumers.**

Why target veterans and military families? Scammers follow the money — active-duty service members get a steady paycheck from Uncle Sam, while veterans can receive regular benefit payments.

This handbook has intel on the latest scams targeting the military community, tips to spot scammers, and resources to use to protect veterans and military families. **Learn more at aarp.org/VetsFraudCenter.**

PERCENT OF MILITARY OR VETERANS WHO LOST MONEY TO SERVICE SCAMS³



³ According to the 2021 AARP survey *Scambush: Military Veterans Battle Surprise Attacks From Scams and Fraud*

Common Scams Targeting Veterans

Criminals who target veterans and service members often use military jargon and specific government guidelines to craft an effective pitch to steal money. See below for common scams directed at veterans, current military and their families.

BENEFITS SCAMS

Pension Poaching

Pension poaching is a financial scam targeting veterans, perpetrated by shady advisers who promise to help former service members grow their retirement funds or obtain extra benefits from the VA. This type of scam is often directed toward people who do not actually qualify for VA pensions. Victims could be required to repay these benefits to the government.

Tip: Be cautious if someone offers to move around your assets to qualify for a VA pension. Check the [VA's searchable database](#)¹ or call **855-578-5492** to see whether an attorney or financial professional is VA-accredited and has the required training to complete and submit claims.

Benefits Buyout

Scammers offer a payment in exchange for military disability or pension payments. A lump-sum payment never materializes, or the offer is a fraction of the value of the benefits.

Tip: Apply directly to the VA if you believe you're eligible for the agency's Aid and Attendance benefits. There's no cost for forms and no fees to apply.

1 va.gov/ogc/apps/accreditation

COMMON SCAMS TARGETING VETERANS

Records Scheme

A scammer attempts to charge for access to or to update your DD Form 214. These are free by law.

Tip: The VA will never ask for personal data by phone, text or email. If an unsolicited call purporting to be from the VA requests personal information like your Social Security number, hang up and call the agency directly at **800-MyVA 411 (800-698-2411)**.

HEALTH CARE SCAMS

Medical Equipment

Scammers call to offer “free” or discounted braces, wheelchairs or other devices. The goods may or may not arrive, but scammers get your info to steal your identity or rip off the VA with excess charges.

Tip: Don’t order medical equipment over the phone unless advised to do so by your physician and hang up on any unsolicited calls offering you a device that will be billed to Medicare. Call Medicare (**800-633-4227**) or your insurance company if you see claims for supplies you don’t recognize.

GI BILL EDUCATION MARKETING SCAM

Veterans seeking to take advantage of the GI Bill for college courses may be targets of deceptive marketing tactics that provide false information and encourage them to attend expensive for-profit educational institutions.

Tip: The VA offers a comparison tool to help you locate a school and determine your benefits. Visit [VA.gov/education](https://www.va.gov/education).

Rx Drug Assistance

Scammers offer deep discounts on prescriptions. Ultimately, no medications come, but the criminals have your personal information to use your identity.

Tip: When purchasing online, look for sites with a “.pharmacy” domain, which reflects proper review and accreditation. Also know your meds. If you notice anything different or unusual in the appearance, packaging, smell, taste or texture of drugs you bought online, consult your pharmacist.

IMPOSTOR SCAMS

VA Phishing

Scammers contact veterans claiming they work for the VA, asking for personal information to update their records.

Tip: The VA rarely calls individuals for record updates. If you're unsure, hang up and call the VA at **800-MyVA 411 (800-698-2411)**.

Tricare Scams

Crooks pretending to be from Tricare, the health care program for military personnel, retirees and their families, contact beneficiaries offering them services. It's another ploy to steal personal or financial data.

Tip: Don't hesitate to say “no” if an adviser pressures you to act fast, and call Tricare's toll-free Fraud Hotline at 877-968-7455.

Employment Scams

Con artists post bogus job offers to recruit veterans on various online job boards. The scammer may use or sell personal information provided in the job application.

Tip: It's a scam if you must pay to get the job, you need to supply credit card or banking information, or the ad is for “previously undisclosed” federal government jobs.

Identity Theft

Beyond stealing your money, some criminals specialize in stealing identities. Most of us have been notified that our sensitive information has been exposed to a data breach, a common means of identity theft. Identity theft can also involve stealing incoming or outgoing mail, rifling through garbage cans and recycling bins, or impersonating someone you would trust.

Identity theft becomes identity fraud when someone uses your identity for financial gain, such as opening new accounts in your name, filing for government benefits in your name, filing false tax returns — or even taking over your accounts. This fraud can be committed by the criminal who stole your data or by the criminal who bought your data.

Tip: Identity theft can come from many sources. Here are steps you can take to block and spot attempts to steal your identity:

- To protect yourself now against future identity fraud, **add a fraud alert to your credit reports**, which requires a lender to contact you before opening a new account in your name.
- **Freeze your credit.** A freeze blocks lenders from opening new accounts in your name. You can freeze and unfreeze your reports at no cost, but you need to do it with each of the three bureaus.
- **Use strong and unique passwords for all online accounts.** A password manager is a great tool to set and safely store passwords; options include Bitwarden, LastPass, Dashlane, or others.
- **Set up electronic access to all financial accounts.** You can set alerts to text you with each transaction, so you can track activity, as well as other alerts. If app access is available, it has more encryption. Bonus: You don't have to wait a month or a quarter to review your account activity.



MORE SERVICE-SPECIFIC SCAMS

Fake Military Charities

Scam artists use fake veterans charities or causes, allegedly to collect money for veterans and military families experiencing hardship. Not only do the scammers pocket the money, but they also divert donations away from legitimate charities that actually serve veterans.

Tip: Look up an organization before donating. Check out [CharityWatch.org](https://www.charitywatch.org) or [CharityNavigator.org](https://www.charitynavigator.org).

Other ‘Special’ Military Deals

Legitimate discounts honoring the service of military and veterans abound. Scammers, sometimes posing as soon-to-be-deployed service members, offer special deals for veterans on cars, electronics and other products. They often ask for payment by wire. Once you’ve paid, the seller disappears, and the goods never arrive.

Tip: Don’t send money to someone you don’t know or someone you’ve only met online or over the phone. Also, don’t rely on caller ID to determine if a call is legitimate. Scammers use spoofing tools to make it appear they are calling from a genuine government or business number.

Rental or Moving Scams

A scammer posts a fake rental property on a classified ad website offering discounts for active-duty military and veterans. They ask for a wire transfer of a security deposit to the landlord, only there’s no rental property, and the security deposit is gone.

Tip: Be sure to research sale properties or rentals offering veterans and military families a discount online at [MilitaryByOwner.com](https://www.militarybyowner.com).

Also, check online property records to verify ownership and don’t make any payments until you’ve signed a contract.



Con artists specifically target veterans with false claims of military service brotherhood. They know patriotism among vets can be an open door into hearts and wallets.

Other Scams to Watch For

AARP research shows veterans are also targeted significantly more and lose more money than civilians to general consumer fraud. These swindles range from grandparent-impostor scams and financial phishing schemes to tech support fraud, IRS impostors and bogus claims to fix credit ratings or credit card interest rates.

Grandparent Scam

Someone claiming to be your grandchild, or representing your grandchild, calls claiming an urgent need for help: They've caused an accident and they've hurt someone badly; they were pulled over and the police found drugs in the car, or some similar scenario. They need you to send money right away with promises you won't tell their parents. They may ask for gift cards, wire transfer or cash.

Tip: As hard as it may be, hang up on a call like this. Contact your grandchild or a family member who can confirm their whereabouts. The criminal will count on you staying on the phone to convince you of their lie.

Business Impostor Scam

Contact from your bank, a shipping company, a retailer, tech support, utility or other entity claiming there is a problem. They may also claim that your auto warranty is about to expire or that they can help you resolve your debt. Options might include: press 1 to be connected to a representative, call back a certain number or click on a link to access your account.

Tip: Do not press 1, do not call back a number given to you, and do not click on a link. If you think the call could be legitimate, find a number you know to be correct and call to inquire. And beware of searching online for a customer service number — you may end up calling a scammer directly.

OTHER SCAMS TO WATCH FOR

Online Romance Scam

You meet someone on a dating site, simply playing an online game, or perusing your social media feed. This person takes a quick interest in you, suggests you move to another platform to talk, and turns on the charm. They will flatter you, ingratiate themselves, and convince you that you belong together. Only you never meet in person — he's serving a tour abroad. Eventually, they will start asking for money. The requests for money turn into demands, and they are relentless.

The older the target, the heavier the financial toll. The median individual loss from a romance scam for people 70 and over was \$9,000 in 2021, according to the FTC, compared to \$2,400 across all age groups.

Tip: Never send money to someone you know online whom you've never met in person.



How Scammers Operate

In Person

Crooked companies and scammers knock on doors to steal people's money or even to case your home for a later attempt at burglary. Criminals may claim to be from your utility provider or alarm service, or say they're selling subscriptions or seeking charitable donations.

Tip: Commit to not opening your door to strangers. If you do engage with someone, be wary of pressure to make a quick decision or pay cash up front for work, and thoroughly read any contracts before signing.

Phone

Despite — and maybe because of — technological advances, the telephone remains a hot method of contact for today's scammers. Phone scams often begin with a recorded robocall about some urgent matter that instructs you to stay on the line or press a button to speak to a representative.

Tip: Add your numbers to the National Do Not Call Registry at [donotcall.gov](https://www.donotcall.gov) or 888-382-1222. This will cut down on legitimate telemarketing calls, making it more likely that calls that do get through are scams. And when in doubt, let your answering machine or voicemail screen your calls.

Email

These days, it's easy for criminals to send authentic-looking emails or texts that appear like they are coming from an entity you do business with. The goal is for the message to instill urgency, to get you to take an action (click a link, call a phone number) without considering whether the message is fraudulent.

Tip: Skip the click! Call or type in the web address directly of who you think is trying contact you.

On the Web

Beware of online ads. A click on a scam ad could send you to a perfect copy of a legitimate site or could download malicious software intended to steal your credentials. Stick with retailers you have already done business with or that you trust.

Tip: If you have the business' app, log in to see if the discount is legitimate, or go directly to the website.

Social Media

Every social media platform is swarming with scammers looking to score money or sensitive information. Keep your distance on social media and set your account to only be open to friends and family. Avoid accepting friend requests from strangers and know that accounts are easily hacked, so a message from a friend encouraging you to click a link for a free grant may be a criminal who has hacked your friend's account.

Tip: Lock down your social media accounts to access only by friends and family. Follow the advice our parents gave us — don't talk to strangers, including those who reach out by phone.

Text

Text messaging is one of the fastest-growing contact methods for today's scammers. As with phone calls and emails, the scammer impersonates a familiar or trusted source to get you to act immediately to address some urgent matter.

Tip: Avoid clicking on links in emails or texts. Instead, go to the website by typing the address into your browser, use the app for the sender (if you have one), or call them using a number you know to be legitimate (e.g., from a statement).

Protect Yourself

Fortify Your Devices

Make sure your devices' operating systems are up to date and set updates to occur automatically. Often, updates are to patch a known pathway for criminal activity. Keep your protective software up to date as well, such as firewalls and antivirus tools. If you use your device in public, do not connect to free public Wi-Fi unless you enable a virtual private network (VPN). Options include ExpressVPN, NordVPN or Surfshark.

Pay Safely

Consider any request for an unusual payment a red flag. These include money transfer apps, gift cards, cryptocurrency and wire transfers. The safest way to pay for something is with credit cards because they offer consumer protections. Debit cards have similar protections, but if yours is compromised and money leaves your account, you have no access to that money until — and unless — the card issuer confirms fraud did occur.

SAFEGUARD YOUR SOCIAL SECURITY NUMBER (SSN) AND PERSONAL INFORMATION

- Don't carry your Social Security card in your wallet.
- Don't print your SSN or driver's license number on your checks.
- Shred sensitive information.
- Limit the number of credit cards you carry.
- Keep copies of credit cards (front and back) in a safe place in case a card is lost or stolen.

Gift Cards

Gift cards are not a legitimate form of payment. Anyone who directs you to pay for some obligation by purchasing gift cards and sharing the numbers off the back is lying to you.

Con artists have latched onto gift cards as a convenient form of payment in their scams. The reasons are several: Gift cards can be purchased just about anywhere, they are virtually untraceable, and criminals can drain the cards quickly.

Visit arp.org/giftcards to learn more.



AARP RESOURCES

AARP Fraud Watch Network

aarp.org/fraudwatchnetwork

Get the latest news and information on scams, sign up for biweekly Watchdog Alerts, review more than 70 quick tip sheets on common scams, or report a scam on our scam-tracking map.

AARP Fraud Watch Network Helpline

877-908-3360

AARP's Fraud Watch Network Helpline is a free resource for AARP members and nonmembers alike. Trained fraud specialists and volunteers field thousands of calls each month. Report a scam or get guidance you can trust, free of judgment.

AARP VOA ReST Victim Support Program

aarp.org/fraudsupport

ReST stands for Resilience, Strength and Time. AARP has joined with the Volunteers of America to bring this helpful resource to victims of fraud and their families. This peer-led virtual session hosts up to five people and exists to address the emotional impact of your fraud experience.

OPERATION PROTECT VETERANS



Operation Protect Veterans is a joint program of AARP's Fraud Watch Network and the U.S. Postal Inspection Service (USPIS). The initiative provides free resources and community programs to proactively spot scams and delivers helpful guidance from fraud specialists to help veterans, military and families who have been targeted.

To learn more, visit uspis.gov/veterans.

COMMUNITY RESOURCES

Charity Rating Sites

Charity Navigator: charitynavigator.org

Give.org: give.org

Check websites that provide ratings and reviews of charities so that you can know if they are legitimate before you donate, including Charity Navigator and the Better Business Bureau's Wise Giving Alliance.

Consumer Finance Protection Bureau (CFPB)

consumerfinance.gov

Download free financial scam awareness resources at consumerfinance.gov/blog by searching keyword "Service Members."

Credit Bureau Contact Information

Experian: experian.com | 888-397-3742

Transunion: transunion.com | 888-909-8872

Equifax: equifax.com | 800-685-1111 (in N.Y., 800-349-9960)

Annual Credit Report (order free credit reports):

annualcreditreport.com

Customer Service Numbers of Commonly Impersonated Organizations

IRS (Treasury Inspector General): 800-366-4484

Medicare (HHS Office of Inspector General): 800-447-8477

Social Security Administration: 800-772-1213

Federal Trade Commission (FTC)

877-FTC-HELP (877-382-4357) | reportfraud.ftc.gov

Call the Federal Trade Commission to file a complaint if you feel you have been defrauded.

Military Consumer

[MilitaryConsumer.gov/protect](https://militaryconsumer.gov/protect)

Learn more about spotting scams and safeguarding your identity at **[MilitaryConsumer.gov/protect](https://militaryconsumer.gov/protect)**, a website run by the FTC, the Department of Defense and the Consumer Financial Protection Bureau.

National Do Not Call Registry

Register your numbers: [888-382-1222](tel:888-382-1222) | donotcall.gov

To help cut down on robocalls, add all your numbers to the National Do Not Call Registry, operated by the FTC. It won't stop fraudulent calls, but it will make them easier to spot because most legitimate telemarketers won't call numbers on the registry.

U.S. Department of Veterans Affairs (VA)

va.gov | [800-MyVA 411](tel:800-MyVA411) ([800-698-2411](tel:800-698-2411))

To learn more about protecting yourself from fraud, and how to report it, go to **va.gov** and search "Office of Inspector General." If you receive an unsolicited call from someone claiming to be from VA, hang up and call the agency directly at [800-MyVA 411](tel:800-MyVA411) ([800-698-2411](tel:800-698-2411)).

U.S. Postal Inspection Service

uspis.gov

The U.S. Postal Inspection Service has information about how to protect yourself from mail fraud and how to identify when you've been targeted.

You Fought for Us. We're Fighting for You.

AARP's team of fraud fighters has real-world tips and tools to protect U.S. veterans, service members and their families.

- » If you or a loved one has been targeted by a scam or fraud, you are not alone. Fraud specialists at the **AARP Fraud Watch Network Helpline** provide free support and guidance on what to do next. **Call 877-908-3360.**
- » If you've experienced fraud and are struggling in its aftermath, visit **aarp.org/fraudsupport** to learn about free, peer-led online sessions aimed at helping fraud victims begin healing emotionally.



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