

# THINK PREVENTION FIRST

## SENIOR FRAUD PREVENTION FACT SHEET

According to the Pasadena Police Department, criminals often view seniors as targets of opportunity not only for street robberies and purse snatches, but for various frauds and confidence schemes. People 60 years and older made up 26 percent of all fraud complaints tracked by the Federal Trade Commission in 2012, up from 10 percent in 2008. And it is estimated that only 10 percent of all frauds are reported. Seniors are a vulnerable group and need to take steps to protect themselves.

The following are common scams in Pasadena:

- ◆ Telemarketers, mail offers or door-to-door salespersons
- ◆ Computer and Internet
- ◆ Persons pretending to be a City of Pasadena Water and Power employee
- ◆ Identity theft, including medical identity theft
- ◆ Reverse mortgage fraud
- ◆ Contractor fraud and homeowner improvement scams

The following tips will help you prevent falling victim to these scams:

- ◆ Hang up on any caller that says a medical alert system or something similar has been bought for you, and is ready to be delivered, if you will provide some personal information and a credit card number to pay the monthly charges.
- ◆ Never send money by wire transfer to complete a deal, receive a prize, or help a person who claims to be in trouble or have a problem.
- ◆ Remember, you will never win a foreign lottery. Hang up on any caller, shred any mail, and delete any e-mail that says you are a winner.
- ◆ Some common confidence schemes involve phony bank examiners who ask you to help trap a crooked teller, strangers who want to share found money and strangers who want to donate money to a charity of your choice. Note that all these schemes involve strangers and stories that sound too good to be true.
- ◆ Be careful in relationships with unknown individuals. They may be targeting you for your money.
- ◆ For online dating, only use websites that protect their members with online safety tools, including screening subscribers by looking for fake profiles and checking sex-offender registries to prevent registered sex offenders from using their services. Safety measures provided by online dating sites cannot prevent all scams.
- ◆ Watch out for calls, visits or emails from phony Pasadena Water & Power employees demanding payment and threatening to cut off service.

Additional tips on preventing telemarketing and e-mail fraud, identity theft, and other scams can be found at [www.consumer.ftc.gov](http://www.consumer.ftc.gov)

Contact the Pasadena Police Department if you think someone has scammed you or might be trying to do so at (626) 744-4241