

For more information...

National

National Crime Prevention Council

www.ncpc.org

Federal Trade Commission

www.ftc.gov

Federal Bureau of Investigation

www.fbi.gov

Better Business Bureau

www.bbb.org

Local

Better Business Bureau

502-583-6546

ElderServe

502-587-8673

KY Attorney General Office for

Consumer Protection

888-432-9257

KY Senior Medicare Patrol

502-574-6164

Louisville Metro Police Department

Crimes Against Seniors Unit

502-574-2278

About ElderServe

ElderServe is a non-profit organization in Louisville, KY that serves older residents of Jefferson County. Our mission is to empower older adults to live independently with dignity. Programs and services are typically free, available to everyone regardless of income, and include:

- Adult Day Care (*fee-based*)
- Care Management
- Healthy Habits
- Crime Victim Services
- Guardianship and Financial Management (*fee-based*)
- Friendly Visitor and TeleCare
- HomeCare (*fee-based*)
- Senior Center at Oak and Acorn
- Senior Companions

ElderServe

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Louisville, KY 40203

P 502-587-8673

F 502-587-0222

www.elderserveinc.org

Be Aware!

Protecting Seniors from Financial Crimes

**elder
SERVE**
Be Empowered.

*Empowering older adults to live
independently with dignity*

Financial Scams: The Crime of the 21st Century

The 55+ age group owns approximately 70% of America's wealth and with the older population growing at an exponential rate, financial crimes are poised to overwhelm our society.

Anyone can be a target of a scam. Wealth does not matter. Many people think they are too smart to become a victim, but anyone can fall for a scam.

Con artists are professionals and they are extremely good at what they do. They are often polite and friendly—at least at first.

The key to protecting yourself is to be aware. Remember...

If it sounds too good to be true, it probably is!

Be Aware!

- **Ask** questions if something doesn't sound right. Ask for identification from any stranger. Always ask for information in writing.
- **Wait.** *Today only* and *Going fast* are tactics used to make you part with your money on impulse. Never sign or pay for anything if you are not confident. Talk to a trusted person before making any major decisions.
- **Appreciate** the fact that scammers are professionals. You should not try to outwit them.
- **Report.** Contact authorities if you suspect you have been a victim of fraud. Do not be embarrassed; anyone can become a victim.
- **Eliminate** opportunities. Keep doors and windows locked and lips sealed. *Never* give out your personal information unless you initiate the contact. Do not open your door to strangers. Do not answer the phone if you do not recognize the number; they can leave a message. Hang up on telemarketers. Do not wire money.

Common Scams Targeting Older Adults

Ask for personal information

- Health Care/Medicare/Health Insurance Fraud
- IRS Scams
- Affordable Care Act/Obamacare
- Outstanding debts
- Bank Scams
- Jury Duty

Promise the impossible

- Miracle Cures
- Anti-Aging
- Prescription Drugs

Pull on your heartstrings

- Funeral & Cemetery Scams
- Fake Charities
- Grandparent Scam

Limited time only! Free! Winner!

- Home Improvement Scams
- Investment Schemes
- Reverse Mortgage Scams
- Sweepstakes & Lottery Scams

**SCHEMING
CRAFTY
AGGRESSIVE
MALICIOUS**
DON'T LET THEM CON YOU