



# SENIOR SAFETY FOR CARETAKERS



A message from the Meridian Police Department

The Meridian Police Department is committed to empowering senior citizens and other consumers, by providing the information and awareness necessary to protect themselves and their loved ones against fraud. This guide will inform you about the common scams aimed at seniors and how to help your loved ones from becoming victims.



## Most Common Frauds & Scams

- **Romance scam:** Criminals pose as interested romantic partners on social media or dating websites to capitalize on the victims' desire to find a companion.
- **Tech support scam:** Criminals pose as tech support, offer to fix non-existent computer issues and gain remote access to victims' devices and sensitive information.
- **Grandparent scam:** Criminals pose as a relative, usually a grandchild, claiming to be in immediate financial need.
- **Government impersonation scam:** Criminals pose as government employees and threaten to arrest or prosecute victims unless they agree to provide funds or other payments.
- **Sweepstake/lottery scam:** Criminals claim their targets have won a foreign lottery or sweepstake, which they can collect for a "fee".

## Why Are Seniors More Vulnerable?

Why are older adults more susceptible and more likely to become victims of a scam? The elderly are vulnerable to scams because they tend to be trusting, not as likely to be able to detect bad situations, live alone, and don't have someone watching over their finances. They also usually have financial savings, own a home, and have good credit—all of which make them attractive to scammers. Loneliness also plays a role. Elders are often grateful to have someone to talk to or have an email or text message to respond to.



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## Tips to Protect Your Loved One

- Sit down together and discuss scams. Go over the different types, how they trick you and what to do if they ever come across one.
- Talk about personal information and why it should never be given to anyone.
- Communicate to them that they should always get a second opinion if they feel a situation isn't right.
- Check over financial statements together each month for any suspicious activity.
- Make sure their computer security software is up to date and working.
- Don't shame or blame, remind them what they taught you decades ago: Don't trust strangers, especially those seeking personal information and money.

Crime Prevention Unit



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## Preventing Identity Theft

- Check your credit at least once a year. Everyone is entitled to one free credit report each year through the Federal Trade Commission.
- Place a credit freeze on your credit by contacting the 3 major credit bureaus.
- Make sure important documents that hold vital information (social security number, bank accounts) are away in a safe location.

## Is Your Loved One a Victim?

If you believe your love one is a victim of a scam, it's ok to ask for help and let others assist you in fixing the situation. If you suspect they are a victim of financial fraud or exploitation, consider:

- Contact law enforcement. They will be able to help you document the incident and possibly recoup funds lost if it's not too late.
- Closing or canceling accounts, or transferring funds to a new account.
- Requesting free copies of their credit report from a credit bureau or freezing credit. Also, disputing fraudulent or inaccurate information.
- Requesting copies of documents related to any potentially fraudulent activities.