

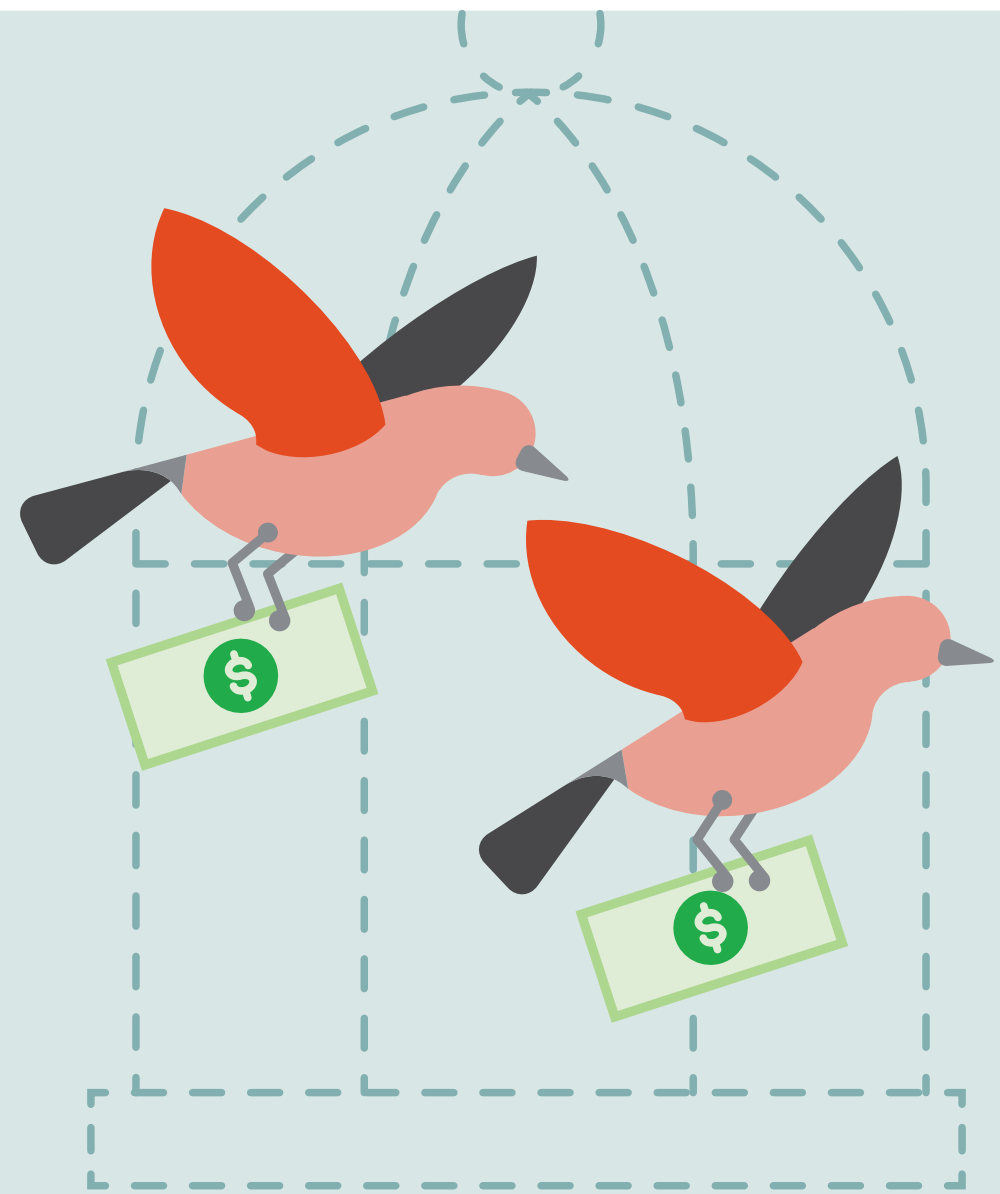
Don't let your money fly away

Fill in the blanks with the following letters:
A I A D A U C I R

E L _ _ E R

F _ _ N _ _ N _ _ _ _ L

F _ _ _ _ D



 Answers on back!

Answer:

ELDER FINANCIAL FRAUD

The most common form of elder abuse, but only a small fraction of cases are reported.

Steps you can take to guard against elder financial fraud at home.



Secure jewelry, valuables, blank checks, statements, and credit cards in a locked file cabinet.



Require receipts for purchases made by a caregiver.



Monitor bank accounts and credit card bills. Check your free credit reports at annualcreditreport.com

Don't get mixed up in consumer scams.

Unscramble the letters to reveal common scams.

- 1 RTLEY-OT

	O	T			
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- 2 NSHIH-PIG

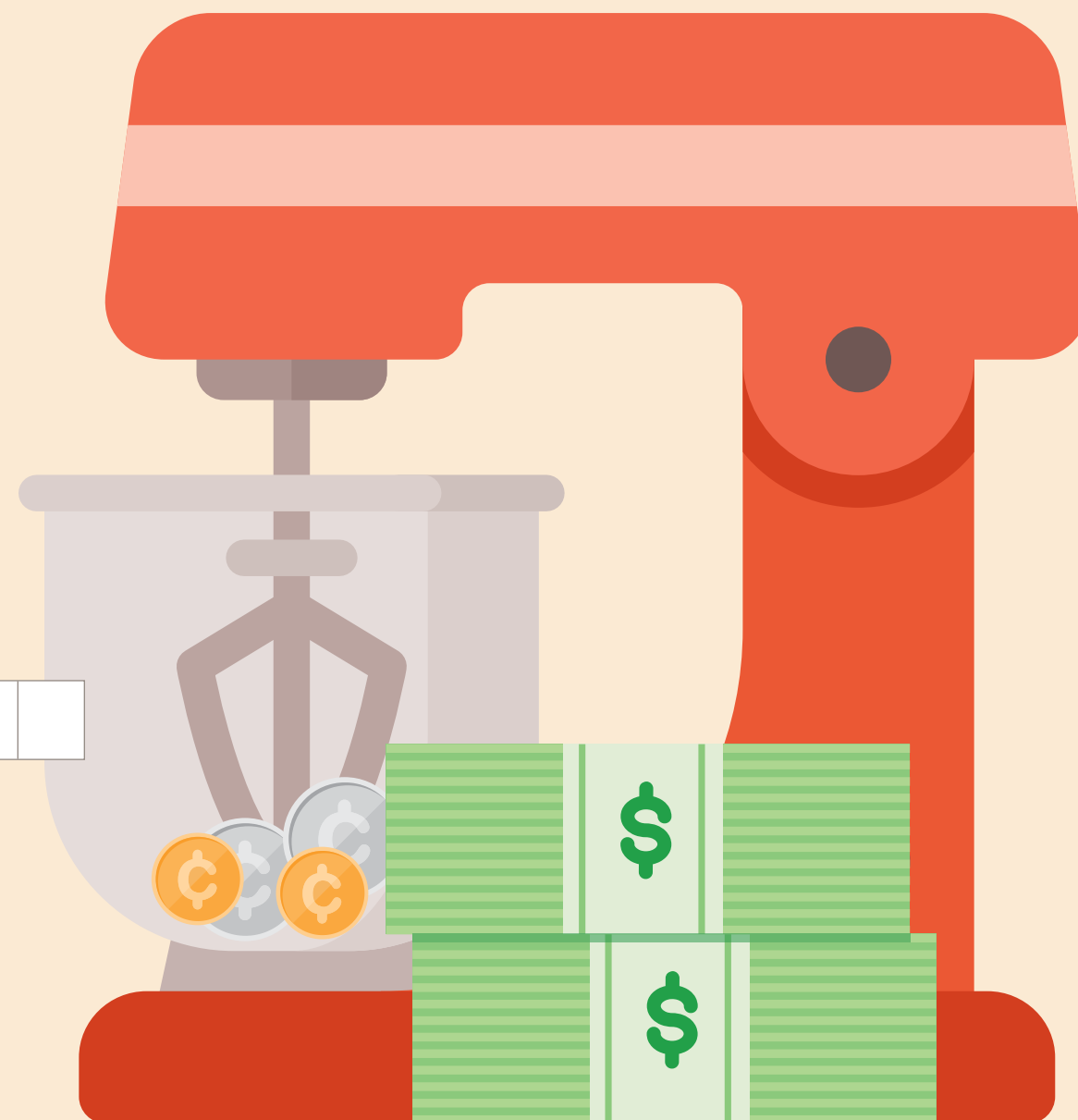
P		I					G
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- 3 ETNRPGAN-RDA

	R		D	A				
--	---	--	---	---	--	--	--	--
- 4 IYTHA-CR

C			R			
---	--	--	---	--	--	--
- 5 PGNFO-SOI

S		O			I		
---	--	---	--	--	---	--	--

 **Answers on back!**



The first step in preventing scams is knowing about them.

Answers:



1 Lottery scam: In a lottery scam, you receive a call or email congratulating you on being a winner with an ask for an upfront payment for fees and taxes. Similarly, if you are asked to pay an advance on sweepstakes prize winnings, it could be a scam.



2 Phishing: Phishing happens when you receive authentic-looking emails or text messages with links that ask you to share bank or credit card account numbers or your social security number.



3 Grandparent: If you get a call from a grandchild or relative asking you to wire money or send gift cards to help them out of trouble and they ask you not to tell anyone, it could be a scam.



4 Charity scam: If you get a call or email asking for a donation to a charity you've never heard of, look the charity up before you give out your credit card number. Scammers could be trying to take advantage of your generosity.



5 Spoofing: In a spoof scam, criminals send an email that looks like it's from a friend who needs money to deal with an emergency. If you receive an email like this, always check with the sender by phone or in person.

Spot scams from a mile away.

Find these five common scam types:

- fraud
- contractor
- free lunch
- identity theft
- tech support



 Answers on back!

Scams can hide in plain sight, learn how to spot them.

Answers:



Fraud: When someone tricks you into giving up your money.

Contractor scam: If someone knocks on your door with an offer to work on your home at a discount, it could be a scam. Often these scam artists charge more than their quoted prices or their work doesn't live up to their promises.

Free lunch: You are invited to hear a pitch for an investment in exchange for a free meal. You will likely get pressured to participate. Remember, if it sounds too good to be true, it probably is.

Identity theft: When credit cards or bank accounts are opened in your name without your permission. Check bank and credit card statements, and your credit report on a regular basis.

Tech support scam: When scammers pretend to be techs who have detected viruses or other malware on your computer. They may try to convince you to buy fake security software, giving them access to your credit card number. Don't give out financial information on an unsolicited call.