



**Comfort
Keepers**

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Holiday Scams: What Seniors Should Look Out For

Scammers and con artists are all around us these days. It seems that no matter where we turn, there's a nefarious individual or group looking to scam us. To make matters worse, they're becoming more sophisticated in their approach. As we rely more heavily on the technology at our fingertips, sometimes all it takes is a wrong click and suddenly our personal information and money is up for grabs.

And what's the most wonderful time of the year for scammers? The holiday season, of course. It's a time of giving, charitability, and all-around goodwill – but all of that can make us more vulnerable to the schemes that are out there. Seniors are certainly no exception. It's common for scammers to target seniors because they often have large nest eggs and exceptional credit scores, but little financial management. Additionally, memory issues and cognitive decline may make them more willing to give up valuable information.

Knowing what to look out for can save seniors from having their finances or even identity compromised. Below are some of the more common scams that target older adults during the holiday season. Share these with senior clients so that they can stay guarded and safely enjoy the holiday season.

Common Scams to Look Out for During the Holidays

- **“Emergency” Calls:** This tactic, which has gained considerable traction over the last few years, involves the scammer calling a senior, claiming to be a grandchild or other family member in need of money. They often say that they've been arrested, in an accident, or just need emergency funds in general. Seniors who receive such calls should ask specific questions that will trip up the caller. In most cases, the scammer will not be able to answer these questions and hang up in frustration. When in doubt, the best thing to do when an unknown number pops up is to simply not answer.
- **Phony Email Offers:** Most personal email inboxes are full of promotional offers, and this certainly ramps up during the holidays. First and foremost, if the offer sounds too good to be true, it probably is. Scammers create emails that *look* legitimate but contain links that lead to pages requesting personal information. Seniors should look every promotional email offer over carefully, paying close attention to the sender address (it should have a proprietary address such as @amazon.com or @target.com) and anything unusual like misspellings. A good rule of thumb when it comes to entering sensitive information into any website is to ensure that the URL begins with “https.” This signifies that the site is secure and encrypted.
- **Free Gift Cards:** Speaking of offers that are too good to be true, seniors may come across emails or flashy website ads that advertise free gift cards. While some companies have deals where you receive gift cards after purchase, you can safely assume the ones that say ‘free’ without purchase are entirely illegitimate. Seniors should not click on the accompanying links or ads for these offers.
- **Illegitimate Charity:** It's the season of giving, but it's important to know where exactly your charitable donations are going. Seniors should be wary of any unfamiliar organizations or those whose appeals are overtly emotional. To confirm the legitimacy of an organization, seniors can utilize the website give.org.

The MetLife Mature Market Institute estimates that more than 1 million Americans aged 65 and older face nearly \$3 billion in losses through financial scams every year.

Comfort Keepers® Can Help

The holiday season is the perfect opportunity to spend time with friends, family, neighbors, and all others who bring joy to our lives. That makes it all the more difficult to imagine that there are those out there who wish to rob people of that joy – but they are out there. At Comfort Keepers®, our aim is to preserve the joy, warmth, and wonder that seniors and other adults cherish during the holiday season. We will work to reduce their risk of being conned, not only from the schemes above, but also any others that may exist. Our caregivers can also provide help with togetherness tasks and daily routines.

Call your local Comfort Keepers location to learn more about how we can help seniors and other adult clients this holiday season.

References

Better Business Bureau. "Scams Targeting Seniors: Holiday Edition." Web. 2018.

The Arbor Company. "Holiday Scams Targeting the Elderly to Watch Out For" by Chris Harper. Web. 2017.

AARP. "Holiday Scams." Web. 2018.