



Is This A Scam?

**A Quick-Action Guide for Seniors to
Spot and Stop Fraud**

Simple steps to recognize red flags, protect
your finances, and get help fast

Welcome!

Stay Smart, Stay Safe

Scams are becoming more common and more convincing, especially for older adults. If you've ever paused and wondered, "Is this real?", you're not alone.

This guide was created to help you slow things down, spot the warning signs, and take simple steps to protect yourself. You don't need to have all the answers. You just need a clear way to think through what's happening.

Take a moment, walk through this guide, and remember: you don't have to figure it out on your own.

Is This A Scam? Quick Check

If something feels off, pause and walk through these questions:



- Did someone contact you unexpectedly?
- Are they asking for money or personal information?
- Are they pressuring you to act right now?
- Are they asking you to pay with gift cards, wire transfers, or crypto?

If you answered **YES** to any of these, it's likely a scam.

What To Do

- Hang up or stop responding
- Do not explain or argue
- Reach out to someone you trust

II Even if you're unsure, it's always okay to pause and verify before taking action.



What To Do If You Suspect A Scam

IF IT WAS A PHONE CALL

If something doesn't feel right, take a breath. These simple steps will help you respond calmly and protect yourself.

Scammers often try to create urgency or fear to get you to act quickly.

- **Hang up** immediately. You don't owe them an explanation.
- **Block** the number from your phone.
- **Report** the call to the FTC at 877-382-4357 or [reportfraud.ftc.gov](https://www.ftc.gov/report-fraud).

What To Do If You Suspect A Scam

IF IT HAPPENED ONLINE

Clicked a suspicious link?

- Run a security scan on your device.

Shared personal information?

- Change your passwords right away.

Gave financial details?

- Contact your bank or credit card provider.



What To Do If You Suspect A Scam

IF IT WAS A TEXT MESSAGE



Don't click any links, even if the message looks official.

Don't reply, not even to say "STOP." This confirms your number is active.

Take a screenshot and delete the message.

Forward the text to 7726 (SPAM) to report it to your mobile carrier.

What To Do If You Suspect A Scam

IF YOU SENT MONEY

- Contact your bank or credit card company immediately.
- Ask if the payment can be stopped or reversed.
- Keep all emails, receipts, or messages related to the transaction.



Acting quickly can make a difference, so don't wait to reach out.

What To Do If You Suspect A Scam

IF SOMEONE SHOWED UP IN PERSON



- Do not allow them into your home.
- Do not engage in further conversation.
- Write down what you remember about the person and their visit.
- Contact your local police department to report what happened.

It's always okay to take a step back and prioritize your safety.

Talk It Out



Scammers are skilled at creating fear, urgency, and confusion.

If you were targeted or something doesn't feel right, you didn't do anything wrong.

Talking to someone you trust can help you think clearly and take the next step with confidence.

Action Support

- Tell a family member or friend what happened
- Ask them to help you review your accounts or take next steps
- Consider joining a local senior group or scam awareness class

Helpful Contacts

If something doesn't feel right, these resources can help you take the next step.

REPORT FRAUD

Federal Trade Commission (FTC)

877-382-4357

reportfraud.ftc.gov

GET SUPPORT

AARP Fraud Watch Network Helpline

877-908-3360

Free support from trained fraud specialists

LOCAL HELP

Local Police Department

For in-person scams or immediate concerns

Adult Protective Services

For suspected financial abuse or exploitation

FINANCIAL PROTECTION

Your Bank or Credit Card Company

Ask for the fraud or security department

