

Scam Alerts and Warnings

Protecting Seniors from Scams

Programs @ The Blue Marble

Scams targeting older adults have become increasingly common and sophisticated. Every year, millions of seniors lose money and personal information to fraudsters who exploit trust and vulnerability. Protecting seniors from scams requires awareness, vigilance, and practical strategies. This post highlights key scam alerts for older adults and offers clear steps to stay safe.



Senior woman carefully checking mail for scams

Common Scams Targeting Older Adults

Older adults often face scams that prey on their life stage, financial status, and sometimes limited tech experience. Understanding the most common scams helps seniors recognize warning signs early.

Impersonation Scams

Scammers pretend to be government officials, bank representatives, or family members in urgent need. They pressure seniors to send money or share personal details immediately.

Tech Support Scams

Fraudsters call or email claiming a computer virus or security breach. They ask for remote access or payment to fix fake problems.

Lottery and Prize Scams

Seniors receive messages saying they won a prize but must pay fees or taxes upfront to claim it.

Romance Scams

Scammers build fake relationships online, then ask for money citing emergencies or travel expenses.

Medicare and Health Insurance Scams

Fraudsters offer fake health plans or ask for Medicare numbers to steal benefits.

How to Spot a Scam

Recognizing scams early can prevent serious losses. Seniors should watch for these red flags:

Urgency and Pressure

Scammers rush victims to act quickly without time to think or verify.

Requests for Payment by Unusual Methods

Wire transfers, gift cards, or cryptocurrency payments are common scam demands.

Unsolicited Contact

Calls, emails, or letters from unknown sources asking for personal or financial information.

Too Good to Be True Offers

Promises of large sums of money, prizes, or investment returns with little risk.

Inconsistent or Poor Communication

Misspelled names, vague details, or refusal to provide written information.

Practical Steps Seniors Can Take to Stay Safe

Taking proactive measures helps seniors protect themselves from scams.

Verify Before You Act

Always confirm the identity of anyone requesting money or personal information. Use official phone numbers or websites.

Never Share Personal Information Unsolicited

Avoid giving Social Security numbers, bank details, or passwords over the phone or email.

Use Strong Passwords and Update Them Regularly

Protect online accounts with complex passwords and two-factor authentication.

Be Cautious with Emails and Links

Don't click on links or download attachments from unknown senders.

Talk About Scams

Discuss suspicious contacts with trusted family members or friends before responding.

Register with the National Do Not Call List

This reduces telemarketing calls, which can be a gateway for scams.



Smartphone displaying a warning about a potential scam call

Resources and Support for Seniors

Many organizations provide help and information to protect older adults from scams.

Federal Trade Commission (FTC)

Offers up-to-date scam alerts and a place to report fraud.

AARP Fraud Watch Network

Provides educational materials and a helpline for seniors.

Local Senior Centers and Community Groups

Often host workshops on scam awareness and prevention.

Trusted Family and Caregivers

Encourage seniors to share concerns and review suspicious messages together.

What to Do If You Suspect a Scam

If a senior thinks they have been targeted or scammed, quick action can limit damage.

Stop All Communication

Do not respond to the scammer again.

Report the Incident

Contact the FTC, local police, or adult protective services.

Notify Financial Institutions

Alert banks or credit card companies to freeze accounts if needed.

Monitor Credit Reports

Check for unauthorized activity regularly.

Seek Support

Emotional and legal support can help recover from the impact of fraud.



Senior man reporting a scam on a laptop at home

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