

S.T.O.P.

SENIOR FRAUDS & SCAMS



Erasmus
SENIOR NETWORK

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Scam artists find any excuse to set off a new scam, including the COVID-19 pandemic. Seniors lose an estimated \$2.9 billion annually from financial exploitation, according to the Senate Special Committee on Aging, although these numbers are likely substantially under-reported. This document shares common scams related to COVID-19, insight on how to spot them, and what to do if you find yourself victim to one.

COVID-19 Vaccine Scams

As distribution of COVID-19 vaccines and booster shots continue, so will the scams that are associated with them.

- The FTC will not call you to certify that you have received a vaccine. These fraudsters may ask for personal information or money to provide you with vaccine certification. To show you were vaccinated, all you need is the card given to you when you were first vaccinated.
- You will not need to pay to sign up for the vaccine. If you are asked for payment to be put on a list for a vaccine, you are dealing with a scam artist.

Contact Tracing Scams

Contact tracing is the process of identifying people who have come in contact with someone who tested positive for COVID-19, instructing them to quarantine and monitoring their symptoms.

- Contact tracers will never ask for personal information, like your Social Security Number, and will never ask for money.

Government Imposter Scams

- Medicare covers the cost of the COVID-19 vaccine. You will never receive a call from a government agency asking you to provide personal information or payment for a vaccine.
- Scam artists also may impersonate the IRS in regard to stimulus checks. Remember, do not give personal information to anyone calling you stating they are from the IRS – the IRS will not call you in regard to your stimulus check.

Phony COVID-19 Charity Scams

It is important to do your research before contributing to a charity you have not heard of.

- You may receive a call from someone pretending to work for a charity that supports victims of COVID-19. Before you make a "donation", ask for more information on the charity including:
 - EIN Number
 - Proof of 501(c)3 status
 - Form 990
 - Annual Report
- If they cannot provide you with this information, they are likely not a legitimate charity.

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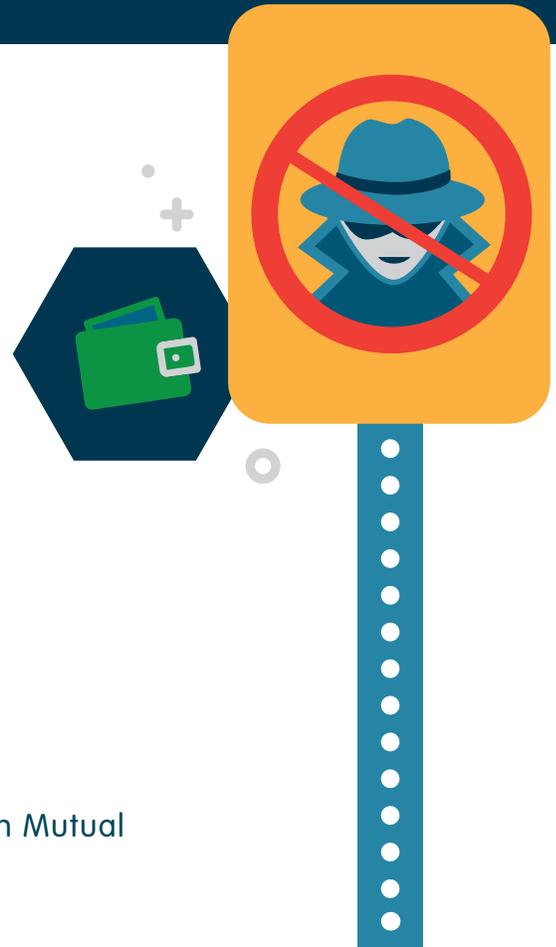
WHAT TO DO IF YOU THINK YOU'VE BEEN SCAMMED

- Contact law enforcement by calling their non-emergency line.
- Report all COVID-19 scams to the Department of Justice's National Center for Disaster Fraud Hotline 1-866-720-5721.
- If you paid money during the potential scam, contact your bank and credit card.



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S.T.O.P.

Educating seniors on how to recognize and S.T.O.P. frauds and scams.

- S** Sounds too good to be true? - It probably is.
- O** Organize your thoughts and trust your gut - Is this a fraud or scam?
- T** Time pressure - No one should force you to make snap decisions.
- P** Don't be Polite - It's okay to hang up the phone, shut down the computer, or close the door.

PREVENTION BEGINS WITH EDUCATION