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# 6 Scams that Prey on the Elderly

by: [Miriam Cross](#)

## 1. Sweepstakes or Lottery

This simple scam is one that many are familiar with, and it capitalizes on the notion that "there's no such thing as a free lunch." Here, scammers inform their mark that they have won a lottery or sweepstakes of some kind and need to make some sort of payment to unlock the supposed prize.



Often, seniors will be sent a check that they can deposit in their bank account, knowing that while it shows up in their account immediately, it will take a few days before the (fake) check is rejected. During that time, the criminals will quickly collect money for supposed fees or taxes on the prize, which they pocket while the victim has the "prize money" removed from his or her account as soon as the check bounces.



## 2. Telemarketing/phone scams

Perhaps the most common scheme is when scammers use fake telemarketing calls to prey on older people, who as a group make twice as many purchases over the phone than the national average. While the image of the lonely senior citizen with nobody to talk to may have something to do with this, it is far more likely that older people are more familiar with shopping over the phone, and therefore might not be fully aware of the risk. With no face-to-face interaction, and no paper trail, these scams are incredibly hard to trace. Also, once a successful deal has been made, the buyer's name is then shared with similar scammers looking for easy targets, sometimes defrauding the same person repeatedly.

Examples of telemarketing fraud include:

### The pigeon drop

The con artist tells the individual that he/she has found a large sum of money and is willing to split it if the

person will make a “good faith” payment by withdrawing funds from his/her bank account. Often, a second con artist is involved, posing as a lawyer, banker, or some other trustworthy stranger.

## Charity scams

Money is solicited for fake charities. This often occurs after natural disasters.

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## National DO NOT CALL Registry Government Website

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<https://www.donotcall.gov/>



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## 3. “Grandchild” in Need

Your “grandchild” calls—perhaps in the middle of the night, startling you awake—sounding frantic, because he needs fast cash to deal with a medical emergency, a travel disaster or to get out of jail. He begs you not to alert his parents. The con artist on the other end of the line may have extracted enough details about your grandchild from the internet, such as his or her name, city and school, to weave together a believable story, and may explain away a distorted voice by claiming a bad phone connection or broken nose. “You’re pulled into an emotional trap and can only think about helping your grandchild,” says Amy Nofziger, director of fraud victim support at **AARP**. Hang up and call your grandchild or an in-the-know relative to check in.



Has an online love interest  
asked you for money?

**That’s a scam.**

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## 4. Romance

You get a message on an online dating site or through social media that says something like “Don’t you remember me? I’m your second-grade crush. You look so good,” says Nofziger. The seducer may spend weeks or months building a relationship over phone and e-mail, then ask for money—perhaps to help him or her travel to you or to deal with

medical issues. “These are some of the most devastating victimization’s,” says Nofziger. “Some victims can lose hundreds of thousands of dollars—and the dream a scammer created for them.”

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## 5.Tech Support

A so-called tech support representative calls and claims that your computer is infected with a virus. Once you hand over remote access, they dig into your personal files or request payment for their services. Seek tech support only from the contact information provided with your devices. In 2018, people age 60 and older were about five times more likely to report losing money to these scams than were younger people, with a median loss of \$500, according to the Federal Trade Commission.



## 6.Social Security

Someone claiming to be a Social Security staffer contacts you and tries to extract money or personal details. He or she may pretend there is a problem with your account, that your Social Security number has been suspended because of suspected illegal activity, or that you're owed a cost-of-living benefit increase. Worse, the caller may threaten your benefits, suggest you'll face legal action if you don't provide information, or pressure you to send money. If you're not sure

whether a call is legitimate, don't rely on your caller ID; hang up and call 800-772-1213 to speak with a real representative.

Do you know of someone (even a neighbor) that may need additional help? We can help with financial and healthcare issues.

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