

Healthy Aging Highlights

Information on healthy aging and more from the
National Institute on Aging at NIH

Scams can happen to anyone — don't be ashamed if you or someone you know has been a victim. Scammers are savvy and persuasive, and their scams are designed to catch people off guard. Some common scams aimed at older adults include:

- Government impersonator scams, such as someone posing as a Medicare representative asking for account information
- Fake prize, sweepstakes, and lottery scams, when you are asked to pay money or provide account information to claim a prize
- Computer tech support scams, where someone tells you your computer has a problem and asks you to pay to fix it over the phone
- The grandparent scam, in which the caller pretends to be a grandchild or other relative in distress

Scammers tend to target older adults since they are less likely to report suspected fraud.

What can you do?

Here are a few steps you can take to help protect yourself and your loved ones from scams:

- Don't give out sensitive personal information over the phone or in response to an email, social media post, or text message. Sensitive information includes your Social Security number, bank account information, credit card numbers, PINs, and passwords.
- Check incoming bills, including utility bills and credit card statements, for charges that you didn't authorize. Contact the utility provider, credit card company, or bank if you see any charges you don't recognize.

- Protect your electronic accounts by keeping the security software on your computer and smartphone up to date and by using [multifactor authentication](#) when possible.
- Don't transfer money to strangers or to someone over the phone. Similarly, never buy a gift card to pay someone over the phone. Once you transfer money or share the numbers on the back of a gift card, there's usually no way to get your money back.
- If someone is trying to scam you, they may threaten you or pressure you to act immediately. If this happens to you, don't panic. Slow down and think about what the person is saying. If you suspect it's a scam, end the call and talk to someone you trust.

One reason that scammers target older adults is that they are less likely to report suspected fraud. If you think that you or someone in your life has been the target of a scam, contact the National Elder Fraud Hotline at 833-372-8311. You can also contact your local police department or the [attorney general of your state or territory](#), and you can report the scam to the [Federal Trade Commission](#).