

NEW YORK STATE SENATOR Elaine Phillips

Preventing Senior Scams

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Imagine answering the phone and losing thousands of dollars in the blink of an eye.

Unfortunately, too many seniors across Long Island are dealing with that nightmare scenario because they fell victim to scams. And it's something we're trying to stop.

Seniors are often a con artist's prime target. According to the FBI, there are a number of different reasons why; seniors are most likely to have a larger financial "nest egg" saved up, they tend to be polite and trusting and they're less likely to report fraud.

Unfortunately, the criminals who prey on seniors are as cunning as they are ruthless. They'll impersonate government agents, pretend to be one of your loved ones or pose as an organization trying to give you "free" services. No tactic is off-limits for them, including threats and intimidation.

We've seen it first hand right here in our area. Someone pretending to be from the IRS stole \$68,000 from an Elmont senior. The scammer told her she had a "tax debt" and threatened her with arrest if she didn't pay immediately. She got scared, fell for the scheme and gave her money away.

Sadly, she's not alone. I've heard stories like this in every community I visit.

The good news is there are a number of steps seniors can take to avoid becoming a victim. Knowing them will help you be prepared to protect yourself and your finances if a scammer targets you.

Together with consumer fraud prevention experts, I've been holding senior scam prevention programs to teach residents about these safeguards, such as never giving out personal or financial information over the phone to an unsolicited caller, never wiring funds or using a money order to pay for a product or service and not being afraid to simply hang up the phone. More than 150 seniors have participated so far, and I'm pleased that they were able to benefit from this service.

My office is continuing to bring these programs to each community, but understanding that not everyone is able to attend, I've posted a video here which provides the information offered at these programs. This way, you can learn how to avoid falling victim to scams, fraud and ID theft from the comfort of your own home, whenever it's most convenient.

I invite you to watch, learn about and share these important safety tips. For those who don't have a computer, just contact my office and we will send you a free DVD copy. We can also provide you with informational brochures about consumer protection.

And please, if you receive one of these scam calls, don't stay silent. Report it to the State's Division of Consumer Protection (1-800-697-1220), the State Attorney General's Office (1-800-771-7755) and/or the police so that they can take action and help warn others.