**Is A Loved One Wiring Money, Purchasing Gift Cards, Sending Cash, Checks or Money Via Cryptocurrency Such As Bitcoin To Someone They Met Online Or On The Phone Or Text**?

It may be to a fraud criminal, often overseas. Help them to approach all texts emails, direct messages, and phone calls with skepticism. Be supportive, not judgmental, and don’t lecture. There is a fraud for everyone, of every age. Be careful of the language used in communicating during your discussions with them. Avoid victim blaming**,** and words such as ‘duped’ or ‘fell for’. These are often large organized criminal enterprises involving overseas perpetrators defrauding victims in many countries, run by professional criminals.

**Common Frauds That May Target Older Adults.**

* **IRS, Social Security and other gov and business imposters** They pose as govt agents demanding money for past taxes or that your Social Security or Medicare card has been frozen. A business ‘customer service’ calls to say your bank account is at risk, or a package can’t be delivered. In most cases, your bank will not refund money (or bank account/pin/passwords shared with someone impersonating a bank official, considering it an ‘authorized account’.
* **Relationship or romance imposter crimes** occur when a criminal adopts a fake online identity to gain a victim’s affection and trust. The scammer then uses the illusion of a romantic or close relationship to manipulate and/or steal from the victim. It often includes ‘investing’ in crypto currencies.
* **Grandparent or family emergency** You are told a relative or friend has been arrested, was in a car accident or sometimes even kidnapped and needs money immediately.
* **Lottery and sweepstake frauds** You’ve been told you won a contest or sweepstake and must pay taxes and other fees before collecting your money. These demands continue with escalating demands.
* **Tech support and customer service frauds** You are contacted that your computer has malware and needs repaired, or that a company needs information from you, or payment to continue service.

**To Report:**

In addition to reporting to the police and your financial institution- help your family member report to one or more of these national government complaint centers. The FTC and IC3 are library of complaints for federal agents and local law enforcement throughout the US to be able to access as leads and identifying additional victims during an investigation. Be sure to include account information for each transaction and to download or print the report. There are links to comprehensive resources, tip sheets and videos that may help in education and interventions.

* **The FBI’s Internet Crime Complaint Center** **www.ic3.gov**
* **The Federal Trade Commission (FTC) at** **www.reportfraud.ftc.gov** **and**
* For cases involving Identity Theft, review guidance and report at the FTC’s www.identitytheft.gov
* Your local Adult Protective Services helps older adults and, in some states, includes those with disabilities who have been defrauded or exploited or may have been abused/neglected. To find your local or state program contact the Eldercare Locator Service at 1-800-677-1116 or https://eldercare.acl.gov/Public/Index.aspx .
	+ If your family member is in a type of assisted living facility, the Eldercare Locator can also assist in finding your local Long Term Care Ombudsman who may be able to help if someone is financially exploited. The Elder Locator Service can also assist in locating nearby senior centers, as well as other local helping agencies.
	+ Contacting your local 211 can also help in providing information on resources such as food banks, government benefits, housing, counseling, and other programs at https://www.211.org/

**Are You Concerned A Fraud/Criminal Scammer Is Contacting Your Family Member?**

**How To Talk With a Loved One Who Is A Victim of Fraud**

Anyone can be a victim of fraud. Show empathy and take steps to help empower a victim, with statements such as ‘it’s not your fault’, ‘I’m so sorry this has happened to you’. Who is the best person in your family or friends circle who should take the primary role in intervening, that would have the trust of the victim? Don’t lecture or ‘blame and shame’ and avoid terms such as ‘duped/tricked/swindled. They were victims of a serious financial crime, and deserving of respect, empathy and understanding.

 See the sections that include counseling, grief counseling and groups and the programs through AARP’s ReST support program and www.fightcybercrime.org for additional support programs. Put the focus on the criminal (criminal enterprise). Help in efforts to enhance their self-worth through healthy activities and relationships. And listen to their stories about it if they are willing to share. Ask questions in an open way so you can do later research, looking for inconsistencies or known red flags.

When in doubt, reach out- Help your family member contact their financial institution and Police/Sheriff’s Dept. for advice if you think he or she may be talking to a scammer or if defrauded. Help your family member do a computer search with the topic they are describing and add the word ‘scam’ or ‘complaint’ to the search. Once money is sent, it is usually impossible to get it back, especially if the money ends up in another country. Sharing videos with other similar victims’ stories and news articles may be helpful.

Stay open so they can come to you when they do realize it’s a fraud. Until then, sometimes there is nothing you can do but wait- and support them in ways to support self-esteem, avoid boredom and loneliness. What are you helping them to do/find to replace this relationship/connection to the criminal or what he/she/they are promising? Relapse is a normal part of the process. Just acknowledge that and move forward.

If your loved one has a spouse, is the spouse in agreement or against this ‘eroding of their financial assets?’ Work with that spouse and support their steps to protect their interests and self-esteem as well.

* Start where the victim is- rather than lecture, try to understand. Lecturing seldom works.
* Intervention is not a onetime event – it’s a process, based on trust.
* What are you encouraging your loved one to find to replace the relationship based on fraud or the hope/dreams that relationship promised?
* Build on efforts to increase their self-esteem, ways to be ‘important’, through activities and healthy relationships. Celebrate their successes, however small, in stopping contacts with the criminal/s.

**Be Aware of These Warning Signs and Criminal Techniques/Safety Precautions for All**

* Fraud criminals claim you’ve won money through a lottery, sweepstakes, grant opportunity, or car or promise you will get anything for free.
* Fraud criminals contact you about a purchase, delivery, or transaction you don’t remember making, received in a text, email, or phone call.
* Fraud criminals claim to be from the government, saying you owe taxes, your social security has been suspended, there is a problem with your Medicare benefit, or pretend to be from your bank, a utility or even a business-like Amazon, Zelle, PayPal or a parcel delivery service.
* You didn’t initiate the exchange. If someone contacts you ‘out of the blue’, by phone, text, mailings, or email- that’s a warning sign. Assume people and companies aren’t who they say they are – especially if they initiate the contact.
* You’re asked to pay in a suspicious way (using gift cards, cryptocurrency, or wire transaction through your bank, or opening a bank account and forwarding funds, or pay through peer-to-peer payment apps like Venmo, Cash App, PayPal or Zelle to a stranger). Gift cards are for gifts to those you know- never as a form of payment.
* You receive a popup on your computer saying your computer is at risk- or a phone call stating you have a computer issue and need to give them access to your computer. They may contact you saying they want to give you a refund but need your bank account information. Don’ click on the link or respond.
* These criminals want to trigger you to heighten your emotions, causing you to panic, or ‘let your heart rule your head’ often through false promises, friendship, ‘love-bombing’, threats or ask for your financial sacrifice to help others. Increasingly they are offering cryptocurrency investment opportunities, that often result in one’s life savings being stolen.
* They demand payment immediately and request/order you not to tell others in your family, friends, or police.
* A money mule is someone who receives and moves money, such as to another bank account, that came from victims of fraud. Money mules may be recruited from prior victims. They may be arrested even if they don’t know the true intention of the scammer. It is money laundering. For a good video public service announcement on money mules to share with a loved one see the US Postal Inspection Service link at https://www.uspis.gov/news/scam-article/money-mule
* Don’t pick up calls from unknown numbers or caller ID numbers that seem suspicious- let calls go to voice mail so you can research before deciding to call back. Don’t respond to text messages or calls asking for financial information or payment. Don’t respond to emails demanding payment for suspicious invoices.
* Freeze your credit so criminals cannot open new accounts in your name.
* Don’t click on links in texts, emails, or other messaging apps, even if it looks like a company or person you know. Verify the company email or phone through an invoice or prior statement.
* Change bank accounts, credit cards, and other accounts known to criminals. Ensure computer and cell phone don’t have viruses. Freeze credit. See www.fightcybercrime.org for other safety measures.
* Slow down and trust your gut. Ask a friend or family member about suspicious messages, promises or requests -especially for information or money. Research the solicitation first. Often putting the request with the word scam or complaint will provide needed information.

**National Support and Information:**

**\*\*\*National Elder Fraud Hotline (US Dept. Justice) 1-833-373-8311.**

* They can help with suggestions, support, information and help in reporting the fraud. https://ovc.ojp.gov/program/stop-elder-fraud/providing-help-restoring-hope

**AARP Fraud Watch Hotline** 1-877-908-3360

* Hotline that anyone can call if they believe they are being scammed or are not sure what to do. You do not have to be an AARP member to call. https://www.aarp.org/money/scams-fraud/helpline.html
* AARP also has a REsT program where fraud victims and family members can call in several times a week on a zoom/phone chat format to share stories in a discussion with other victims and family members about frauds, facilitated by an AARP trained volunteer.
	+ For more information- https://www.aarp.org/money/scams-fraud/voa-rest-program/

**Consumer Financial Protection Bureau** 1-855-411-2372

* Federal agency that takes complaints regarding financial businesses such as federal banks and lenders or products, including contact with agency. Many online resources regarding frauds.
* File a complaint against a bank, lender/ financial institution. What happens next? https://www.consumerfinance.gov/complaint/data-use/ and https://www.consumerfinance.gov/

**Cybercrime Support Network** www.fightcybercrime.org

* Includes how to freeze your credit, action steps after being defrauded, links to report, discussion of many scams, veterans’ info, and safety information.
* This site includes a free 10 week online/phone facilitated peer support group for victims of romance imposter frauds. https://fightcybercrime.org/programs/peer-support/

**Financial Industry Regulatory Authority (FINRA) Securities Helpline for Seniors** 1-844-574-3577

* https://www.finra.org/investors/need-help/helpline-seniors for questions on brokerage accounts and investments, concerns an account is mishandled or fraud concerns including cryptocurrency

**Identity Theft Resource Center** 1-888-400-5530 www.idtheftcenter.org

* Includes information on how to freeze/unfreeze credit, thefts of social security numbers and actions to take on many scams/frauds, including tips on Identity Theft and the Deceased.

**Internal Revenue Service (IRS)**

* Taxpayer Advocate https://www.taxpayeradvocate.irs.gov/
* Identity Theft and other Victim Assistance https://www.irs.gov/identity-theft-central

**National Suicide Prevention Helpline** dial ‘988’ or 1-800-273-8255

**Senate Subcommittee on Aging Fraud Hotline**- 1-855-303-9470 https://www.aging.senate.gov/fraud-hotline

* May be useful in sharing frustrations at lack of response of systems, such as investigations and other government response, financial institution response, victim assistance response (or jobs well done).

**Cognitive Decline Suspicions?**

* If your loved one is suffering from a possible dementia, or other disease or you are concerned there may be some indication of cognitive decline- consider sharing these concerns with their doctor.
* Review the resource guides provided by the Consumer Financial Protection Bureau (linked below)- including with your family member and their spouse if married.
* Find information and support for caregivers at The Alzheimer’s Association at www.alz.org
* Find an attorney? National Academy of Elder Law Attorneys https://www.naela.org/ or local Bar Association for lawyer referral services.

**Consumer Financial Protection Bureau Guides:** Helpful government issued guides to deal with issues such as financial caregiver options, planning for diminished capacity and information on managing other people’s money at www.consumerfinance.gov

* Considering a Financial Caregiver: Know Your Options

https://files.consumerfinance.gov/f/documents/cfpb\_considering-a-financial-caregiver-know-your-options\_guide\_2021-05.pdf

* Planning for Diminished Capacity and Illness Guide https://files.consumerfinance.gov/f/documents/cfpb\_planning-for-diminished-capacity-and-illness\_consumer-advisory-bulletin.pdf
* Guide to Managing Someone Else’s Money:

https://www.consumerfinance.gov/consumer-tools/managing-someone-elses-money including sections on Power of Attorney, Govt. Fiduciary, Trustee, or Court Appointed Guardian Roles

**Online classes and meeting groups may help with boredom and loneliness, and those with mobility issues in ‘finding what to replace that fraud relationship’. It may be helpful if you join them in the first few classes.**

* **Engaged The National Resource Center for Engaging Older Adults**
	+ https://www.engagingolderadults.org/
* **GetSetUp** www.getsetup.org Offers over 3,000 classes, online activities to both teach and learn with other older adults in many countries and languages.
* Cyberseniors: Connecting Generations https://cyberseniors.org/ https://www.youtube.com/user/cyberseniorscorner/videos  (past presentations)
* Covia.org https://covia.org/services/well-connected/
* University Without Walls https://www.dorotusa.org/our-programs/at-home/university-without-walls
* Foundation For Art and Healing- the Unlonely Project https://artandhealing.org/aging/
* Osher Lifelong Learning Institute- through local universities
	+ Link to local programs- https://sps.northwestern.edu/oshernrc/
* Local programs perhaps through senior centers, community colleges, libraries/local, state warmlines
* Memory Cafes for those with dementia to connect with each other-
	+ - https://www.dementiamentors.org
		- https://myspecialmatch.com

**Family/Caregiver Suggestions for Working With Chronic Victims:**

AARP Protect Your Parents From Scams- Here’s How To Talk to Them””https://www.aarp.org/money/scams-fraud/info-08-2013/protect-your-parents-from-scams.html

Family/Caregiver Emotional Support With Victims And Family Members (meets several times a week)

https://www.aarp.org/money/scams-fraud/voa-rest-program/

Encourage loved one to place credit freeze on their credit. It’s a good idea for everyone in family- including children In CA https://oag.ca.gov/idtheft/information-sheets. Also contact the Identity Theft Resource Center for more information.

If loved one is in counseling- ensure counselor is knowledgeable in working with fraud victims or willing to learn and share resources such as bbb.org/scamstudies, articles posted in www.ftc.gov www.aarp.org and others. Consider the ReST program through AARP for family members as well as your loved one. If someone is a victim of a romance imposter fraud, consider the free 10 week support group at https://fightcybercrime.org/programs/peer-support/

Reinforce their sense of dignity, self esteem in other ways and in small steps (perhaps with other fraud criminals they do recognize and block). Find ways to help them connect/reconnect with local activities, goals and connecting with other people.

Some social media groups such as Facebook, have great online support groups for victims and family members that have helpful tips as well as a great support system. But be careful, criminals may also be lurking. Stay on the main site.

Notify doctor/banks of your concerns- they can receive information- just can’t share it with you.

Consult with a licensed tax professional if you wish to see if any of the amounts stolen can be deducted from both state and federal taxes. The laws have changed in the last few years.

* If the fraud involved crypto-investment or other investment frauds, this site may be helpful but should not be relied on in the absence of a licensed tax professional such as a CPA.
* You may also want to check with the IRS Taxpayer Advocate, especially if you are unable to pay taxes due, as a result of the crime at https://www.taxpayeradvocate.irs.gov/contact-us/ or 1-877-777-4778.
* Global Anitscam.org has a tax guide for US residents who have had money stolen in crypto-investment frauds. Please consult with a tax professional as to the legitimacy of this information for your situation. https://www.globalantiscam.org/post/2021-tax-filing-guide-for-usa-scam-victims

Sign up for www.bakerfraudreport.com for a weekly digest of arrests/prosecutions/trends in these types of transnational technology facilitated frauds/scams.

Look for videos of victims sharing their stories that are like your loved one (including race/ethnicity if possible). But only do this if they are open to viewing- don’t force or threaten to get them to watch.

Consider having computer/cell ‘cleaned’ by local computer company. Many of these fraud criminals have installed malware on the phone/computer- and have access to all emails, banking etc. Some may even wipe the computer clean of every record/email/photo when they recognize they won’t get further money from a victim.

Take steps to protect your own online presence re computer safety, online social media (ensure privacy settings are set to private/friends only) for everyone in the family. Work on building positive encounters/events with the loved one. If they are still involved, ask questions that can get them thinking about some of the ‘things that don’t make sense’, or ask them about the fraud criminal’s promises made and promises kept, vs their own.

**Should I Hire An Attorney Or Seek Other Legal Advice?**

In some cases, it may be helpful to consult with a civil attorney or legal aid group, particularly if the involvement of an attorney may be helpful in dealing with a financial institution regarding possible recovery/or possible bank liability (very difficult to prove under current laws). They may also be helpful if a crime victim is ‘judgment proof, seeking possible bankruptcy, or assistance with creditors, or in further helping to verify their ‘involvement’ with criminals, protect a spouse’s assets.

* Find an attorney? National Academy of Elder Law Attorneys https://www.naela.org/ or local Bar Association for lawyer referral services.
* US Bankruptcy Court- information if you are considering bankruptcy https://www.uscourts.gov/services-forms/bankruptcy
* US Trustee’s List of Suggested Consumer Credit Counseling/Bankruptcy Counseling help, https://www.justice.gov/ust/credit-counseling-debtor-education-information