

# Protecting Your Older Loved Ones: Understanding and Preventing Scams

## Video Transcript

I've been hearing about more people getting caught up in scams lately, especially elder fraud with older adults and their caregivers. Between the phone calls, texts, emails, and even fake websites, it feels like there's always something new to watch out for. I just want to make sure I'm protecting myself while also helping my elderly parents stay safe. What should we do to avoid fraud and scams?

That's a great point and an even better question.

Scams are getting more sophisticated by the day, and they can happen to anyone.

One of the biggest ways to tell that something isn't quite right is if someone contacts you out of the blue and makes the situation sound urgent. And if they're telling you exactly how they want to be paid and are pushing you to be quick about it, that's a major red flag.

A good rule of thumb, if someone unexpectedly asks you to send money or even personal information, just pause.

And be especially cautious if someone is very adamant at how they want to be paid, like gift cards or wire transfers, because legitimate businesses and government agencies will never ask you to move your money to protect it. So trust your gut.

If something doesn't feel right, you're totally okay to end those conversations. Hang up the phone, delete those messages.

Sharing these tips with your family, especially parents and grandparents, is one of the best ways to ensure we can help each other stay protected.