Older Adult Scam Prevention Clinic

JUNE 5, 2025

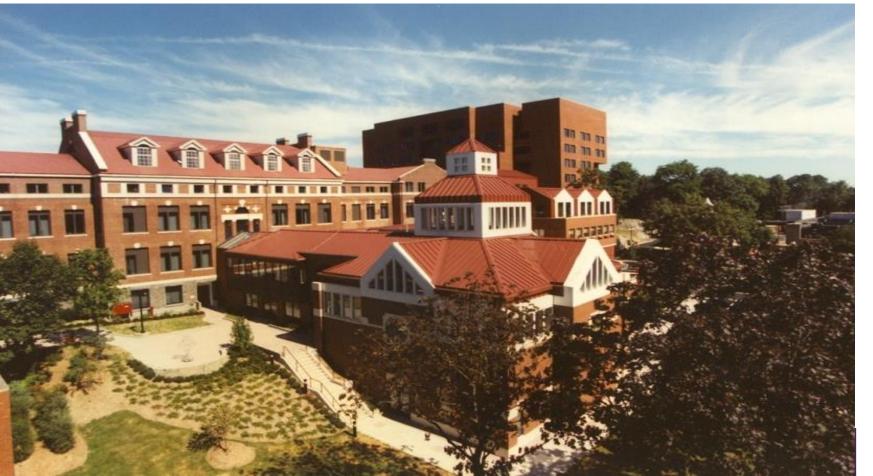


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Scam Tactics

Emotions

Fear, Secrecy and Urgency

Anatomy of a Scam

- Scammers reach targets through a variety of channels
- Direct transfer of funds
- Provision of personal information
- Access to digital devices or online accounts



Scam Trends

Increase use of technology = increase in cyber crimes

- Most prevalent reported cyber fraud was phishing scams
- Highest losses were from investment scams (\$4.57 Billion)
- Cryptocurrency scam losses have increased by 7,100% since 2020
- In last 4 years, number of complaints grew modestly (11%), while reported losses grew more rapidly (198%)

Increased use and effectiveness of AI



Package Delivery Scams

Don't click that link!

Maintain records and reach out directly to the shipping company or retailer





Charitable Giving Scams

Scammers use emotional appeal to engage target and reference current events or personal tragedy

May seek to confuse giver by representing they have already pledged funds





Government Impersonation Scams

Will try to elicit personal information, request payment, or provide a link that can compromise device or account security

Contact government agencies or insurance providers directly



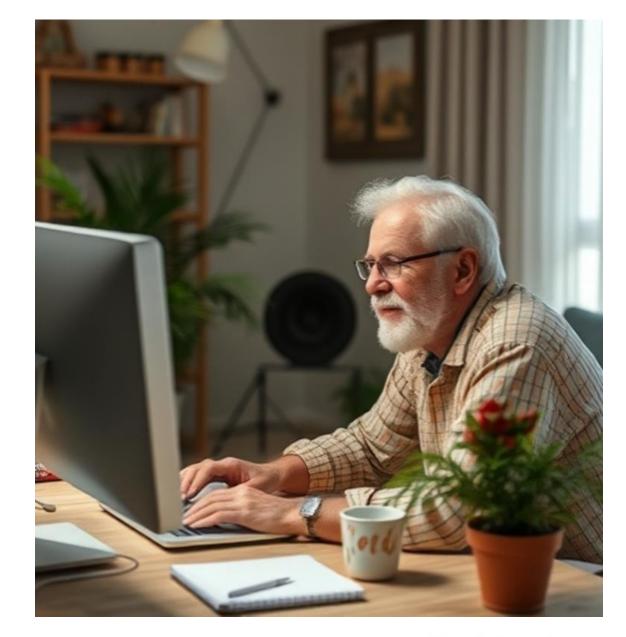


Romance Scams

Ask for money while creating excuses for inability to meet in person

Can lead to further scams and extortion attempts

Very challenging to break the cycle of exploitation





3 Tips to avoid being scammed

Slow Down

- Re-read
- Don't Act Immediately
- Urgency is a red flag

Ask a Friend

Financial Friend

Don't Respond, Initiate

- Don't say anything
- Don't give money
- Don't give personal information
- Don't Click
- Don't Reply



What about Artificial Intelligence?

Al is not scam

Al is a tool that can make scams more effective

Become familiar with Al's capabilities and limitations

As AI capabilities improve, it may become more challenging to identify AI generated content (Grandparents Scam)



Action Plan If You Have Been Scammed

Identify the risk

Take immediate action to reduce chance of additional fraud

- Call Bank
- Change Passwords
- Close Accounts
- Stop Contact
- Call police, FBI, FTC
- Credit Monitoring
- Look out for future attempts to defraud

Assess restorative options

Reflect on experience and share information with others



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