



Technology has improved the quality of life for seniors by offering them both convenience and peace of mind. Yet this same technology—especially the telephone and the Internet—also exposes them to potential financial victimization. Criminal telemarketers are one of the top fraud threats to senior citizens, and the same scams they pitch over the telephone are showing up on the Internet. According to the National Consumers League, one of every six Americans is victimized by fraudulent telemarketers at a cost of over \$40 billion each year. AARP (formerly the American Association of Retired Persons) reports that more than half of telemarketing fraud victims are 50 or older. Seniors are more likely to receive fraudulent telephone offers because they have assets, are home alone more often, and tend to be more trusting or easily intimidated.

The top ten telemarketing frauds reported to law enforcement involve credit card offers, work-at-home plans, prizes/sweepstakes, advance fee loans, magazine sales, buyers' clubs, Nigerian money offers, telephone cramming (unauthorized charges on a phone bill), travel/vacations, and credit card loss protection plans. People who are scammed may have their names placed on sucker lists that are sold to other criminals, who then contact them hoping to scam them again by offering to recover the money they lost in the previous scam.



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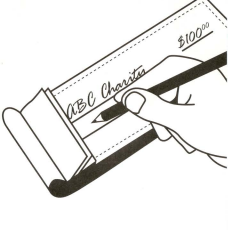
Seniors on the Internet may also receive spam emails pitching counterfeit drugs, "free" vacations, life insurance and other telemarketing scams. If they provide their personal information such as Social Security numbers, bank account numbers, and credit card numbers over the phone or online, they may also become victims of identity theft.

National Fraud Information Center
www.fraud.org

A senior's best defense against telemarketing fraud is the ability to recognize the danger signs. Seniors need to know how telemarketing works; how to identify fraudulent telemarketing calls; how to protect themselves against telemarketing by not providing bank account, credit card, or other financial information to unsolicited callers; how to get off marketing lists; and how to report an incident.

The Telemarketing Fraud Educators' Toolbox is a new resource on telemarketing fraud available at www.fraud.org/toolbox/members.htm. The Toolbox provides handouts and brochures with telemarketing fraud prevention tips, PowerPoint presentations, mail releases for newsletters, scripts for radio public service announcements, speeches, statistics from the National Fraud Information Center, advice for victims, and more. Materials are available in English and Spanish and in both PDF and HTML formats. The Toolbox was developed by the National Consumers League in partnership with the Bureau of Justice Assistance, U.S. Department of Justice.

Preventing Charity Fraud



NATIONAL CRIME PREVENTION COUNCIL

- *Keep careful records of all your donations* so you can identify fraudulent scams that claim you made a pledge you don't remember making.
- *Ask for the charity's tax-exempt letter* indicating its IRS status. You can't claim a tax-deductible donation if the charity does not have one.
- *Never give cash.* Make your contribution in the form of a check payable to the full name of the charity.
- *Give out your credit card number only if you are certain that you are dealing with a legitimate charity;* then make sure that the numbers will be encrypted.
- *Don't give out your Social Security number.* A charity does not need it in order for you to claim a tax deduction.

How To Report Charity Fraud

It is a federal felony for anyone to engage in mail fraud, wire fraud, or credit-card fraud. Charity-related fraud should be reported to the following authorities:

- Local law enforcement agency
- Local postmaster if fraudulent solicitations or invoices arrive by mail
- State Attorney General's office: www.naag.org
- State charity office: www.nasconet.org
- Federal Trade Commission, online complaint form: www.ftc.gov
- Local Better Business Bureau, online complaint form: www.bbb.org
- BBB Wise Giving Alliance, online complaint form: www.give.org
- The Internet Crime Complaint Center, online complaint form: www.ic3.gov
- The National Fraud Information Center, online complaint form: www.fraud.org



Crime Prevention Tips From

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