

Is It a Scam?

Common Red Flags

- Unexpected contact from someone you do not know or a company you weren't expecting to hear from.
- Phone calls or texts that prompt you to enter personal information, account information or to click on a link.
- Requests for payment, often via electronic means (such as wire transfer, payment apps, or cryptocurrency/bitcoin) or the purchasing of gift cards.
- Sense of urgency or high-pressure sales pitches, including threats of consequences if you do not act immediately, such as account closure or police involvement.
- Notification of a "problem" that requires your personal information and/or payment to "fix".
- Demands of secrecy. Scammers may tell you not to involve anyone else or to call the police.
- Instructions to move your money into unknown accounts or give cash to unknown individuals to "keep it safe".
- Offers that sound "too good to be true" such as investments or job opportunities, promising quick, easy money with no experience needed.
- Claims that you have won a prize or lottery and must pay to claim your winnings.



Signs

You May Have Been Scammed

- Unusual or unfamiliar bank and/or credit card transactions, such as transfers of funds into unknown accounts or purchases the older adult did not make themselves.
- Purchasing and sending gift cards to unknown individuals.
- Payments made via electronic means the older adult would not typically use, such as cryptocurrency/bitcoin or wire transfers.
- Large cash withdrawals.
- Calls from "impostors" claiming to be family members in trouble, police officers, or government or business officials who request money or personal information.
- Social media/internet contact with unknown individuals promising friendship or romance.

What To Do if You've Been Scammed

- In New York State, you can file a police report if you have been the victim of a scam. With a police report you may be able to seek some reimbursement from the New York State Office of Victims Services.
- Credit fixing rights: Federal law requires internet-based credit repair companies to detail their services in writing to you before an agreement is made. Companies cannot ask you to pay before the services have been performed.
- You may request a free copy of your credit report. Review it carefully and report issues to your credit card companies.

Visit www.annualcreditreport.com or call (877)-322-8228 for more information.



Who to Contact for Legal Assistance

Aging Connect

NYC Aging's information and referral contact center for older adults and their families.

212-AGING-NYC (212-244-6469)

New York City Bar Association

Legal Referral Hotline **917-708-8396** or visit nycbar.org.

New York Legal Assistance Group

(NYLAG): nylag.org/consumer-rights.

If You've Been Scammed, NYC Aging Can Help

Call Aging Connect

212-AGING-NYC (212)-244-6469 to learn more about programs and services available through NYC Aging. If you have been scammed, the agency's Elderly Crime Victims Resource Center provides crime support services, including guidance on reporting scams and assistance applying for reimbursement through the New York State Office of Victims Services. For additional information visit nyc.gov/aging.

Call Aging Connect:
212-AGING-NYC (212-244-6469)

NYC
Department for
the Aging



It's Important at Any Age, Especially When You're Older

- Older adults may face unique financial challenges like budgeting to live on a fixed income.
- It's important to know how to manage debt as you get older.
- Understanding Social Security benefits or other entitlements is key.
- There are many tax credits and deductions for older adults, it's important to know how to use them.
- Learning how to avoid scams is key to staying financially literate.

Where to Find Financial Help & Assistance

Department of Consumer & Worker Protection Tips for Older Adults

Information about common financial issues for older adults and how to spot fraud

Get a copy:

- Visit nyc.gov/dcwp and search "Tips for Older Adults" to download OR
- Call 311 and request a copy of the "Consumer Tips for Seniors" .

DCWP Financial Empowerment Centers

Get free, one-on-one financial counseling at an NYC Financial Empowerment Centers.

Learn more and make an appointment:

- Visit nyc.gov/TalkMoney
- Call 311 and say "Financial Counseling"

NYC Free Tax Help

Use NYC Free Tax Prep to file your taxes for free and keep your whole refund. Even if you aren't working, you may still need to file a tax return. You might also be eligible for tax deductions or credits, including healthcare, family and dependent care credits, and a larger standardized deduction.

Learn more and find filing option for you:

- Visit nyc.gov/TaxPrep
- Call 311 and say "Tax Preparation"

Legal Resources & the Preservation of Personal Autonomy

Older adults have differing concerns about wills, power of attorney, guardianship needs, estate planning, and related legal concerns when dealing with “end-of-life planning,” otherwise known as Preservation of Personal Autonomy. NYC Aging and its legal services providers make referrals to free or low-cost attorneys and legal consultants who can work with you to draft or file these important documents.

To connect with these resources, contact:

- The New York City Bar Association Legal Referral Service **917-818-4684** OR
- The New York State Bar Associate Lawyer Referral and Information Services **1-800-342-3661**.

Other Helpful Resources

Aging Connect

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212-AGING-NYC (212-244-6469)

Social Security Benefits

Contact the Social Security Administration for more information on your benefits.

1-800-772-1213 OR

www.ssa.gov

Legal Services & Assistance

NYC Aging contracts with local borough-based organizations to provide free legal services to older New Yorkers.



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NYCTM
Department for
the Aging