

# “Protecting Our Elders from Scammers”

## A Quick Guide



## Stay Alert to Common Scams

### Identity Theft

- Be wary of phishing emails, fake websites, and phone calls asking for personal information.
- Always verify requests directly with your bank or institution.

### Financial Scams

- Avoid "too good to be true" investment offers or lottery scams.
- Research charities before donating to ensure they are legitimate.

### Social Security and IRS Scams

- The SSA and IRS will never demand immediate payment, threaten arrest, or request payment via gift cards or wire transfers.
- Report suspicious activity to the relevant authorities.
- Create an account at <https://www.SSA.gov> to monitor your benefits and prevent unauthorized access.
- Create an IRS account at <https://www.irs.gov/payments/your-online-account> and click "Sign into your Online Account. Under “**Create a new account**”, click the "ID.me Create an Account" button

### Medicare Fraud

- Be cautious of unsolicited offers for "free" medical equipment or services.
- Regularly review your Medicare Summary Notices for unauthorized charges.

# Tips to Protect Your Identity and Finances

## General Safety Tips

- Use strong, unique passwords and enable multi-factor authentication.
- Shred documents with personal or financial information.
- Avoid oversharing personal details online.

## Bank Account Safety

- Monitor your statements regularly for unusual transactions.
- Set up alerts for transactions over a certain amount.

## Credit Protection

- Check your credit reports annually at [AnnualCreditReport.com](https://AnnualCreditReport.com).
- Consider placing a credit freeze or fraud alert for extra security.

## How to Freeze Your Credit

1. Contact the Credit Bureaus Request a credit freeze from all three major bureaus individually:
  - Experian: [experian.com/freeze](https://experian.com/freeze) or call 1-888-397-3742
  - Equifax: [equifax.com/personal/credit-report-services/credit-freeze](https://equifax.com/personal/credit-report-services/credit-freeze) or call 1-800-349-9960
  - TransUnion: [transunion.com/credit-freeze](https://transunion.com/credit-freeze) or call 1-888-909-8872
2. Provide Necessary Information
  - Full name, address, Social Security number, and date of birth.
  - Proof of identity, such as a government-issued ID and utility bill, may be required.
3. Set a PIN or Password
  - Create a PIN or password to manage your credit freeze. Keep it secure, as you'll need it to lift the freeze.
4. Confirm the Freeze
  - Each bureau will send confirmation once the freeze is in place. This may include your PIN or unique identifier.

## Important Details:

- It's Free: Freezing and lifting a credit freeze is free under federal law.
- Doesn't Affect Current Accounts: Your credit score or existing accounts remain unaffected.
- Temporary Lifts: You can temporarily lift the freeze if needed, such as when applying for credit.

# Family Passcode System

- Create a unique family passcode to verify trusted family members in sensitive situations.
  - Regularly remind family members about the passcode and update it if needed.
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## Tax Protection Tips

- File taxes early to reduce the risk of identity theft.
  - Create and protect IRS accounts with strong passwords and multi-factor authentication.
  - Request an IRS Identity Protection PIN (IP PIN) for extra security.
  - Remember: The IRS will never call to demand immediate payment or threaten arrest.
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## What to Do If You're Targeted

1. **Stay Calm:** Don't respond to threats or give out personal information.
  2. **Verify:** Contact the organization using official contact information.
  3. **Report:**
    - **Identity Theft:** [IdentityTheft.gov](https://www.identitytheft.gov)
    - **Social Security Scams:** SSA Office of the Inspector General
    - **Medicare Fraud:** Call 1-800-MEDICARE
    - **IRS Scams:** Treasury Inspector General for Tax Administration (TIGTA)
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## Helpful Resources

- [IdentityTheft.gov](https://www.identitytheft.gov) – Report and recover from identity theft.
  - [SSA.gov](https://www.ssa.gov) – Protect your Social Security account.
  - [Medicare.gov](https://www.medicare.gov) – Review Medicare fraud prevention tips.
  - [IRS.gov](https://www.irs.gov) – Learn about tax fraud prevention and IP PINs.
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Protect yourself by staying informed, verifying requests, and taking proactive measures to secure your personal and financial information. Share these tips with friends and family!

