



# NOT EVERYONE IS A FRIEND

PROTECTING YOUR IDENTITY, YOUR ASSETS, AND YOURSELF.



# WHY TALK ABOUT IT?

- The costs of abuse, neglect, and financial exploitation are high – financially, emotionally, physically.
- For older adults, losses include their dignity, autonomy, good health, financial security, and life.
- For society, it's both a social and economic issue:
  - Reduces older adults' participation in the life of the community
  - Creates health care and legal costs, which can affect public programs like Medicare and Medicaid.
- Talking about it increases awareness, helping with both prevention and reporting.

## THE NUMBERS SUPPORT WHY WE NEED TO TALK ABOUT IT.

**10%**

1 in 10 older adults experience abuse, neglect, and financial exploitation.

**\$billions**

Estimated financial loss to seniors from financial exploitation.

**1 in 24**

Estimated cases of abuse reported to authorities.

**1 in 44**

Estimated cases of financial exploitation reported to authorities.

**60%**

Elder abuse/neglect incidents where the perpetrator is a family member.

**85.5%**

Financial exploitation perpetrators who are family members or friends.

# POTENTIAL SIGNS OF ABUSE, NEGLECT, AND EXPLOITATION

## PHYSICAL

## EMOTIONAL & BEHAVIORAL

## FINANCIAL EXPLOITATION



Unexplained injuries



Unusual changes in behavior or sleep patterns



Unpaid bills or unmet needs, despite seemingly adequate income & assets



Dehydration or unusual weight loss



Withdrawal from normal activities



Missing household items



Missing medication or medical assistance devices



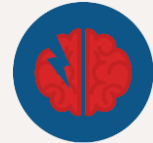
Isolation from friends and/or family



Unexpected changes in wills and/or property deeds



Unsanitary living conditions or poor hygiene



Increased anxiety and/or fear



Purchase of large items the older adult does not use



Unattended medical needs or missed appointments



Hesitance to speak in presence of “caregiver”



Changes in habits/patterns (such as unusual ATM/debit card/check usage)

Different types of abuse, neglect, and financial exploitation often lead to one another and can occur at the same time.

# IMPOSTER SCAMS: WHO ARE THEY, REALLY?

Imposter scammers lie about who they are in order to trick you into sending money or disclosing sensitive information.

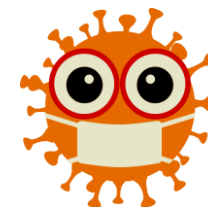
- Scammers work hard to get to know you...  
be careful what you share!
- People will take advantage of loneliness, especially when people are isolated.
- They get you into a state of “Ether” - a highly emotional place that makes it difficult to think clearly and make decisions.



Empathy Shame  
Caring  
Urgency Love  
Greed  
**ETHER**  
Friendship Guilt Fear  
Understanding  
Panic

# COMMON SCAMS

- Using authority: IRS, Michigan State Police, Medicare
- Using family: “I’m traveling and can’t get home”
- Romance: “I know I just met you but I love you!”  
Send us \$15,000 so we can send you \$10 million.”
- Scarcity/Deadline: Limited quantity, act now!
- Headline of the Day



# IMPOSTER SCAMS: AGENCIES, ORGANIZATIONS, AND COMPANIES

The scammer will pretend to be from a government agency, financial institution, or company.

- They will tell you that there is a problem with your account, a fee or fine that you owe, an order placed in your name, or that you are in legal trouble.
- They will try to make you panic and act impulsively, often warning you not to tell anyone.
- They might give you an official sounding case, badge ID, or order number.
- They might seem to know about your accounts or who you order from.
- The caller ID might even show the name of business or organization they say they are calling from.



# IMPOSTER SCAMS: AGENCIES, ORGANIZATIONS, AND COMPANIES

## RED FLAGS

- ✓ A government agency or financial organization won't call, text, or email out of the blue and ask for personal or confidential information.
- ✓ A government agency or financial organization won't try to panic you into acting with urgency, or have you use gift cards to pay "fees or fines" over the phone or by text.
- ✓ A legitimate company will not need you to pay them to get a credit for an erroneous charge.
- ✓ Law Enforcement will not call you to tell you they are going to arrest you.
- ✓ Email messages are often poorly written, inconsistent, or sometimes vague.



# EMAIL EXAMPLE: GEEK SQUAD OR IMPOSTER?

From: Accounts Team <claire2831oks@gmail.com>  
Date: March 8, 2022 at 2:18:52 PM EST  
To: cburnaw@comcast.net  
Subject: Your Subscription is Renewed Successfully

Email is from a GMAIL account.

Did you confirm this plan?

Strange date format – March,08<sup>th</sup>,2022

Grammatical/Spelling  
Error – Your Purchased

Strange phrasing –  
“... customer service desk given below...”

Non U.S. spelling – “centre”

**Geek** Tech Support  
INVOICE ID: #GKSQ255875


Hello cburnaw@comcast.net,

Thank you for using our Cloud Data Protection Plan. This mail is to inform you that your annual plan with Geek Squad is renewed. The plan was confirmed from your end.

We have charged 459.45 USD.

**Your order details are:**  
Order ID: GKSQ255875  
Total Amount: 459.45 USD  
Product name: Cloud Data Protection  
Payment method : Prepaid  
Transaction Date: March,08<sup>th</sup>,2022.

**Your Purchased:**

	Cloud Data Protection	\$459.45
Sub-total		\$459.45
Sales tax (VAT)		0.00
Total		\$459.45

To upgrade/cancel your subscription, please contact our customer service desk given below. (Working Monday-Saturday, 8AM - 8PM EST)  
**+1(877) 651-2781**

Regards,  
Linda Watts

IMPORTANT: Please do not reply to this message or mail address. For any issues, please reach our Customer Contact Centre

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# IMPOSTER SCAMS: AGENCIES, ORGANIZATIONS, AND COMPANIES

## WHAT TO DO

- ✓ If you suspect a scam, hang up.
- ✓ If you are concerned about your accounts or information after the call:
  - Call the local branch of your bank, credit union, or financial organization.
  - Call the government agency or company directly by looking up their phone number.

## IMPOSTER SCAMS: GRANDCHILD/FRIEND IN TROUBLE

The imposter will pretend to be your grandchild, other family member, or a friend and tell you a story about how they were in an accident, are in jail, or are stuck in a foreign country and that they desperately and quickly need your help. The call will be filled with urgency and secrecy, trying to get you to react emotionally instead of logically.



- They will tell you a story about how they were in an accident, are in jail, or are stuck in a foreign country and they desperately, quickly need your help.
- They might have looked at social media for personal details about you, your family, and friends.
- They will play on your emotions with urgency and secrecy. “I don’t want to be in jail.” “Please don’t tell mom and dad!” The call may come in the middle of the night to increase the feeling of urgency and to catch you when you are not thinking as clearly.

# IMPOSTER SCAMS: GRANDCHILD/FRIEND IN TROUBLE

## RED FLAGS

- ✓ Their voice is muffled or they say that they sound funny because of something that happened - “the accident broke my nose.”
- ✓ You know that your grandchild, family member or friend is not traveling.
- ✓ They ask for a significant amount of money to “cover court costs” or “pay my bail” or “hire a lawyer.”
- ✓ They call you by a name you don’t use (like grandma instead of nana).

# IMPOSTER SCAMS: GRANDCHILD/FRIEND IN TROUBLE

## WHAT TO DO

- ✓ If a caller says, "It's me, Grandma!" don't respond with a name, let the caller explain who they are.
- ✓ Ask a simple question that a scammer wouldn't be able to learn online.
- ✓ Establish a family password to use in emergencies.
- ✓ Call a family member or mutual friend. The scammer will try to convince you to keep it a secret, but if you call someone, chances are you will find that your loved one is safe.

# IMPOSTER SCAMS: ROMANCE

The imposter will pretend to be romantically interested.

- They will connect with you through social media sites like Facebook or through dating sites.
- They will use a fake photo and act as though they have a lot in common with you in order to get your interest.
- They will learn as much as they can about you through your profile in order to say the right things to gain your trust.



# IMPOSTER SCAMS: ROMANCE

## RED FLAGS

- ✓ Declarations of love or great affection after just a short time.
- ✓ They ask you to start communicating by text or your personal email, rather than the original site.
- ✓ Their profile might not match what say; they have excuses for why don't have more photos.
- ✓ Their messages are poorly written, inconsistent, or sometimes vague.
- ✓ After gaining your trust, they start telling you stories of bad luck/illness, then indirectly or directly ask for money, gift cards, or funds to pay credit cards.
- ✓ They delay meeting in person or talking on video chat; when you do arrange to meet, they cancel or postpone due to some emergency.

# IMPOSTER SCAMS: ROMANCE

## WHAT TO DO

- ✓ Check the privacy settings on your social media so that you are not sharing personal information on your public profile.
- ✓ Be very cautious in accepting friend requests.
- ✓ Talk to family or a close friend about this new romance. They may notice red flags that you don't, because they are not caught up in the situation.



# BE AWARE AND BE CAUTIOUS!

## WHAT TO DO FOR ANY SCAM/SUSPICIOUS CALL, EMAIL, OR TEXT

- ✓ If you suspect a phone scam, hang up.
- ✓ **Don't** click on any links or call any number in suspicious emails or texts.
- ✓ **DO NOT** give them your personal information or account numbers.
- ✓ **DO NOT** send/give them money or call them with gift card numbers.
- ✓ **Call 855-444-3911** anytime to report financial exploitation.
- ✓ Report scams.

# RESOURCES

- Report Scams (especially if you have experienced financial exploitation)
  - Adult Protective Services - 855-444-3911
  - Michigan Attorney General - 877-765-8388  
[michigan.gov/ag/initiatives/elder-abuse](http://michigan.gov/ag/initiatives/elder-abuse)
  - Federal Trade Commission (FTC) - 877-FTC-HELP  
[reportfraud.ftc.gov](http://reportfraud.ftc.gov)      [identitytheft.gov](http://identitytheft.gov)
  - FBI Internet Crime Complaint Center (IC3)  
[IC3.gov/Home/FileComplaint](http://IC3.gov/Home/FileComplaint) or call the FBI's Grand Rapids Office at 616-456-5489

# SAFE ONLINE CONNECTIONS: PROTECT YOURSELF

- Be wary if someone messages you, but you don't know who they are, especially if they ask lots of personal questions about you. Ask for proof of who they are.
- Use your own phone or computer whenever possible. If you use a shared computer, be sure to log off any accounts.
- Be careful about the kinds of photos and information that you share. Once they leave your possession or are posted, you no longer have any control over that content.
- Never meet someone you met online alone, whether it's a new romance, a new friend, or someone buying or selling something. Meet in public places and bring a friend.



# SAFE ONLINE CONNECTIONS: PROTECT YOUR ASSETS

- Create and use generic email addresses, like kc623@gmail.com.
- Use strong passwords: try using the first letters from a favorite quote; or adding numbers or symbols as “book ends” \*8675309jcb\* or 36bgdc47
- Keep your passwords secure – use a secure password keeper app on your phone. Or if you need to keep a list of passwords written down, keep it in a secure place, like a safe or a locked drawer, even if you live alone.
- Don't give your social security number or PIN numbers to ANYONE. Don't provide account information to anyone unless you initiate the transaction.
- Don't make things public for all to see or share with others, like vacations or new cars.



# SAFE OFFLINE CONNECTIONS: PROTECT YOURSELF & YOUR ASSETS

- Stay connected to people who know you and love you, they are your safety net for avoiding isolation, exploitation, and abuse.
- If anyone ever makes you feel unsafe in any way, tell someone YOU trust or call for help (APS: 855-444-3911 24/7, or your local police department).
- Monitor your bills, cash allowance, and accounts. If something doesn't look right, tell someone you trust or call your bank/financial advisor.
- Even if you live alone, keep sensitive information locked-up and mail put away.
- NO ONE is entitled to your assets unless you say they are!



# LEGAL DECISION MAKING: LET SOMEONE HELP

## Guardianship

- Appointed by the court
- Decisions about health care / living arrangements
- Does not make financial decisions

## Conservatorship

- Appointed by the court
- Controls property and estate
- Makes financial decisions

Both a **guardian** and a **conservator** can be appointed at once and they can be different.

## Power of Attorney (POA)

- Authority to act for another person in legal or financial matters – specific (limited) or all (general).
- Individual must understand what they are signing (have capacity to make decisions)
- Can be combined with **guardianship** and **conservatorship**.

## WE ARE HERE FOR YOU!

The SafeSeniors community partners work together to identify, advocate, and seek justice for older adult victims of abuse, neglect, and financial exploitation in Muskegon, Oceana, and Ottawa Counties.

**If you suspect abuse, neglect, or exploitation,  
call Adult Protective Services at (855) 444-3911.**

*In an emergency, call 9-1-1 or your local police department.*



**For more information or if you have questions:**

Visit: [www.safeseniors.info](http://www.safeseniors.info)

Email: [safeseniors@agewellservices.org](mailto:safeseniors@agewellservices.org)

Call: 231-726-7104