



FROM THE EXECUTIVE DIRECTOR

Identifying and Avoiding Potential Scam Threats

Dear Friends,

Several years ago, my mother fell victim to a scammer who convinced her to mail gift cards to an address across the country to assist her pastor in helping a family in need. Thankfully, it was only a few hundred dollars and we caught it and reported the event before things escalated, but it was the wakeup call that we all needed to take precautions to protect from future scams. My mother, who spent her career as a geriatric social worker, was fairly sophisticated when it came to understanding the dangers of elder abuse. And yet, the right story at the right time was enough for her to let her guard down.

Locally, our *Town Topics* newspaper has had several recent stories of financial scams that were perpetrated on local residents. Each story is a heartbreaking reminder that elder abuse is a very real threat — and that being a victim of such a crime is devastating to

individuals and families. It is also a good time to remind ourselves of some things that we can do to be aware of and prepare for such scams or be prepared for such scams.

The Princeton Senior Resource Center offers a number of resources that can help you or your loved ones navigate these challenges. We also have a trained social services department that can assist you with questions or concerns. You can contact us at socialservices@princetonsenior.org or by calling

Top Ten RED FLAGS that it might be a SCAM

- 1** You are told not to tell anybody about your alleged “prize” or “winnings.” **“SHHH! It’s a secret!”**
- 2** You are pressured to **“act quickly,”** without thinking, to **“take advantage of a great opportunity,”** or to **“avoid criminal or legal proceedings.”**
- 3** You get an offer of **“guaranteed”** investment returns, lottery winnings, or promises of free money. **NO ONE GIVES AWAY \$\$\$ FOR FREE.**
- 4** During the course of any purported sales pitch, debt collection, or other interaction, you’re asked to provide sensitive personal information such as your Social Security number, credit card data, bank account number, email, PIN number, or your personal passwords.
- 5** A caller avoids answering your questions about who they are and how they got your number, and gets defensive when you ask if they’re legitimate.
- 6** A caller threatens you with arrest or legal action, becomes hostile, or uses profanity if you don’t **“pay up!”**
- 7** Someone tells you to pay money **up front** before you can receive your purported winnings or prize.
- 8** You receive **“official”** documents by email or regular mail with misspellings, poor grammar, and/or fake-looking logos.
- 9** You are directed to send money in nontraditional ways; by wire transfer, money orders, pre-paid debit cards, or even cash wrapped in newspaper.
- 10** A caller won’t let you hang up the phone, or a solicitor won’t let you close the door, even after you say you’re not interested.

N.J. Division of Consumer Affairs 800.242.5846 FightingFraud.NJ.gov



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609.751.9699. You can visit our resources page and look for identity theft and fraud scams: <https://www.princetonsenior.org/community-resources/identity-theft-fraud-scams/>. You can also participate in our elder justice conversations each month. Information can be found here: <https://www.princetonsenior.org/elder-justice-and-crisis-assistance/>.

The NJ Department of Consumer Affairs has a plethora of resources, including up-to-date information on the most recent scam threats in our area. Visit their site at <https://njconsumeraffairs.gov>, for more information. You can also reach them by calling 800.242.5846. See opposing page for the department's "Top Ten Red Flags that it might be a SCAM" list.

The US Department of Justice launched a toll-free hotline in 2020 offering free help to people age sixty and older who may have been the victims of financial fraud. The hotline may be reached by calling 833.FRAUD.11 (833.372.8311). The hotline is staffed every day from 6:00 a.m.–11:00 p.m. EST and translation services are available for non-English speakers. The hotline is staffed by paid staff trained in elder justice. The hotline is also open for friends, relatives, and service providers — regardless of age — if they suspect an older person has been victimized by financial fraud.

Most importantly, please know that you are not alone. When in doubt, please reach out for help. There is no shame in asking for help if you are uncertain whether you are being taken advantage of — nor is there shame in being the victim of such a scam. Call PSRC. Call the Princeton Police. Call the U.S. DOJ hotline. Help is only a phone call or an email away.

Ultimately, my mom told us that she was uneasy all along — but since the request appeared to come from her pastor, she went against her instinct. When her uneasiness continued in the days following, she called the pastor who helped her file a police report. We are grateful that she reached out for help — and thankful that there were people there to support her without judgment. Such help is available for you as well!

All the Best,
Drew A. Dyson, PhD
Chief Executive Officer