



The 4 Scams Hitting Seniors Now

Tape this by the phone. If a call or message matches one of these, hang up and call back.

1

The government caller

Someone claims to be the IRS, Social Security, or Medicare. They say your benefits are suspended or you owe money, and you must pay or verify right now. Caller ID can look completely real.

What to do: Real agencies open with a letter, and never take gift cards, wire transfers, or crypto.

2

The "bank fraud department" call

A caller says your account is being drained and offers to protect it — move the money to a "safe account," or read back the code they just texted. They stay on the line so you cannot check.

What to do: No real bank moves your money or needs that code. Hang up and call the number on your card.

3

The "grandchild in trouble" call

A panicked voice says a grandchild has been in an accident or arrested and needs money kept secret from the parents. Scammers can copy a real voice from a few seconds of video.

What to do: Agree on a family password now, and ask for it before you act on any emergency.

4

The scary computer pop-up

A full-screen warning says your computer is infected and gives you a number to call. Sometimes an alarm sounds and the window will not close. The "technician" then asks for remote access, or has you buy gift cards to "fix" it.

What to do: A real error message never gives you a phone number. Close the window, or shut the machine down.

THE ONE RULE THAT BEATS ALL FOUR

Hang up. Call back on a number you know, not the one they gave you.

In 2025, Americans 60 and older reported losing **\$7.7 billion** to online crime across **201,266** complaints — an average of **\$38,500** each, and 59% more than the year before.

Scammers win by rushing you. The 60 seconds you take to call back is what stops them.

IF MONEY ALREADY MOVED

1. **Call the bank first.** Ask for the fraud department and say the words "unauthorized transfer." Speed matters more than the amount.
2. **Freeze the credit files.** Equifax, Experian and TransUnion — free, online, and reversible in minutes.
3. **Report it.** ic3.gov for online fraud, and 1-877-908-3360 for the AARP fraud helpline. Reporting is how these get traced.

Want them to spot scams automatically?

ScamDrill sends safe practice scams so the people you love learn to catch the real ones.

scamdrill.com