

Frauds and Scams Targeted to Seniors

Categories : [Consumer Services](#)

People who commit frauds and scams often target older adults. Frauds and scams can be perpetuated by mail, telephone, or e-mail.

Common Types of Frauds and Scams

Common types of frauds and scams used to take money from seniors include claims that the intended victim has won a lottery (but needs to send a fee to claim the winnings); get-rich-quick “investment opportunities” that require immediate funds; and claims that the victim is owed money by the government, but their bank account identification information needs to be checked first. U.S. Postal Inspectors warn older Americans against phony investment schemes by offering the following tips:

- Never rush into an investment offer that promises “high profit, but low risk”
- Get all information in writing before considering any investment
- Check on investment companies by contacting the Better Business Bureau, the Attorney General’s office or the state consumer protection agency.
- If donating to a charity, first make sure it is a legitimate group

Know the signs of a scam:

- Pressure you to give immediately, so you cannot research
- Not be able to answer your questions, or will not direct you to a place where you can get an answer to your question
- Make an extremely emotional appeal to get you to give immediately
- Offer an incentive for your donation that sounds too good to be true
- Request you to give money via wire transfer, prepaid card, or other type of untraceable payment

Further information and publications on consumer fraud can be found at the United States Postal Inspection Service’s website: <https://www.uspis.gov/report/>

How to Help Protect Seniors from Becoming Fraud Victims

Friends and family members of older adults can help protect them from becoming victims of frauds. The Better Business Bureau (BBB) offers the following tips for giving advice to older friends or relatives:

- Never give out bank account or credit card information to callers you don’t know
- Never hire someone for a job who just appears at your residence
- Never pay a fee to win a prize or sweepstakes
- Contact BBB if you receive questionable calls and before you respond to charities or product offers, or sign any papers

Consumer Financial Protection Bureau’s Office for Older Americans released a [Guide](#) to help family members and friends of people living in nursing homes and assisted living communities learn how to prevent and report elder financial abuse.

This guide is for family, friends, and other community members. It walks through four steps to fighting elder financial abuse: Prevent, Recognize, Record, and Report. The guide lists red flags to watch for, shares some



common scenarios, and includes resources you can use to help your loved one. [Download](#) or [order](#) the new guide for free.

Better Business Bureau

Further information on common types of frauds and scams can be found at the Better Business Bureau of Connecticut's Scam Tracker

website:

https://www.bbb.org/scamtracker/connecticut/?utm_source=scams&utm_medium=web&utm_campaign=askbbb

Office of the Attorney General – Senior Fraud Hotline

The State of Connecticut Office of the Attorney General's Consumer Assistance Unit runs a Senior Fraud Hotline. Retired volunteers offer help to older Connecticut residents in providing consumer information on frauds and helping seek restitution for funds lost to fraudulent schemes. The Consumer Assistance Unit can be contacted at 860-808-5420, or visit the website at: [elderhotline](#) .

To Find Services in Connecticut's Community Resources Database:

Search by Provider Name: [Better Business Bureau of Connecticut](#)

by Service Name: [Fraud Prevention](#)

SOURCES: 211 database; Better Business Bureau of Connecticut. website; Federal Bureau of Investigation website; State of Connecticut Department on Aging website; United States Postal Inspection Service website

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CONTENT LAST REVIEWED: September2025