



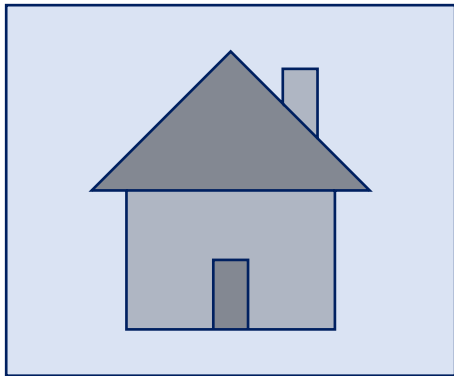
# TAKE CHARGE! SAFEGUARD YOUR ASSETS & IDENTITY

CONTRA COSTA SENIOR LEGAL SERVICES



# CONTRA COSTA SENIOR LEGAL SERVICES

**FREE LEGAL SERVICES FOR SENIORS 60+**



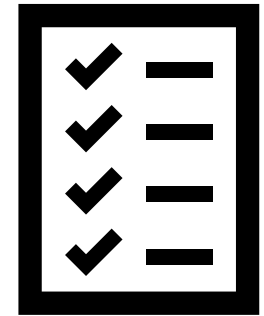
Eviction Defense



Elder Abuse



Consumer



Planning Docs

# LET'S LEARN!

Do you want to protect yourself from scams and fraud?

How are scams different from fraud?

Why should you worry about ID theft?

# SCAMS

- WRONGDOER NOT IDENTIFIED
- MONEY CAN'T BE TRACED  
(CASH/WIRE)
- NO ONE TO SUE
- HIGHLY UNDERREPORTED



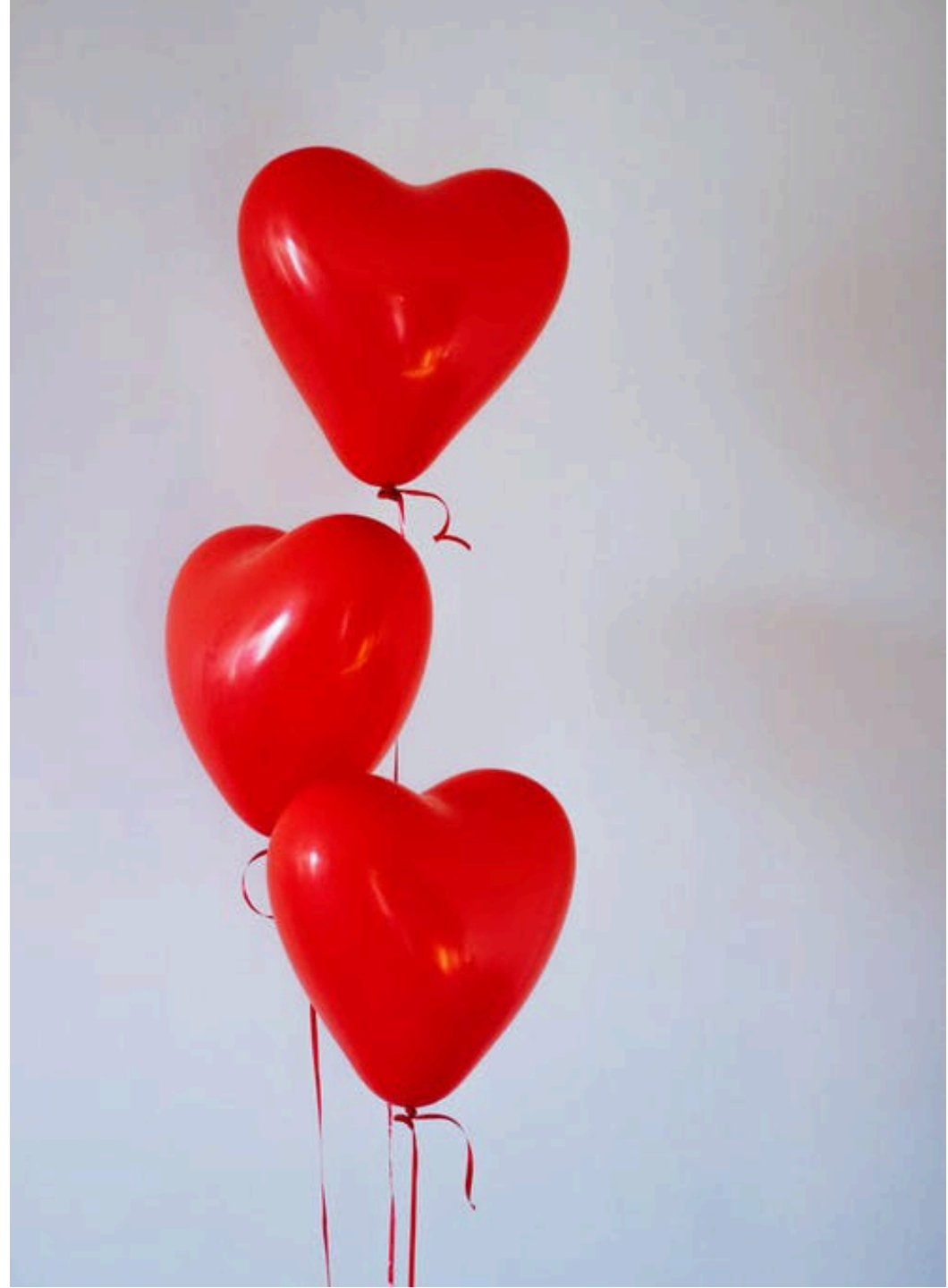




What are some of  
the scams you have  
heard of?

# Romance Scams

- Often perpetrated over social media or dating websites
- You meet someone, often online, who charms and woos you
- Never able to meet in person
- Asks you to send money via an untraceable method



# Fake Refund Scams

- Scammers tell you they accidentally deposited X amount into your bank account
- You must refund that money back to them, often via wire transfer





# Tech Support Scams

- Scammer tells you there's a problem with your computer and they can fix the problem.
- Scammer asks for access to your computer
- Scammer steals personal information, accesses your bank or other accounts...





# Other Scams

Mortgage relief  
scams

Imposter scams

Social media scams

Cryptocurrency scams



# Other Scams

- Sweepstakes and Lottery scams
- Fake charity scams
- PG&E threatening to cut off service; demand gift card or money
- Grandparent scams



# Signs of a scam



Asks you to keep it a secret from anyone else.



Asks you to send money via Bitcoins, wire transfer, MoneyPak cards, VISA gift cards, or any other gift cards.



Pressures you to make the deal right then.



Asks you to “confirm” your social security number or other private information.



Threatens that you will be sued or go to jail if you do not pay.



You have to pay money to get money.

# Protect Yourself

- Review monthly bank and credit card statements
- Do not open email messages, attachments, or click on links from unknown individuals or addresses.
- Look at the email address, noting small changes
- Beware of SPOOFING:  
fake caller ID





# Protect Yourself

- Be wary of unsolicited offers
- Don't sign anything without reviewing it.
  - Shred personal documents
  - Don't give out personal info over the phone or over the internet unless you made the call to a known #
  - If possible, use a known number to call the individual/entity asking you to send money to verify what's going on




# Protect Yourself

- If you think someone may be a scammer, don't engage
  - Don't send money to people you encounter on social media
  - Be conscious about what information you share on social media
    - Scammers search social media to learn more about you, enabling them to target you more effectively



# Loneliness and Scams

- Feeling of loneliness increase the likelihood that a person will fall victim to a scam
- If you're feeling lonely, reach out to a friend, relative, or neighbor
- Resources for seniors who feel lonely:
  - **Covia Well Connected** offers groups and classes on a range of topics for free
    - Call (925) 956-7400
  - **Friendship Line** is a free phone line that provides emotional support to people aged 60 years and older and can make outreach calls to lonely seniors
    - Call (800) 971-0016



Every time you report,  
you help stop the  
scammers.





My #1 TIP: GO SLOW.

Once the money is gone, you can't get it back!

# FRAUD

- YOU CAN IDENTIFY WRONGDOER  
(PERSON OR BUSINESS)
- THERE ARE (OR MAY BE)  
ASSETS TO PAY
- MAY BE REMEDIES AVAILABLE
- CAN BE CIVIL OR CRIMINAL



# Common Fraud Schemes

“Financial Certifications” that have no real meaning.

Home Repair Scams

HERO PACE Program: Allows loans based on home equity; face foreclosure if you can't pay them off.

# Energy Company Fraud

- Mainly solar, but some natural gas
- Fraudsters go door to door
- Lie about benefits or impact of services or product
- False promises to pay you, that PG&E will pay you, that you'll earn money...





# Debt Consolidation / Negotiation Companies

Many companies promise to help you get out of debt quick with negotiation or consolidation.

Debt consolidation might not get you a better deal at all.

If you're unsure, ask an attorney or financial advisor to help!



# Protect Yourself

If the deal is too good to be true, it probably is!

Never respond to someone who comes to your door or calls you with an offer.

Do your homework first and make sure person is licensed and reputable

Only do business with those who are local and Insist on and check out referrals.

# Protect Yourself



Don't rush. Beware! Rarely is there a reason for an offer that is good "for today only."



Don't accept work from an unlicensed contractor.



Don't allow work to be done without a contract.



Don't pay a down payment before work begins that exceeds \$1,000 or 10 percent of the contract price, whichever is less.

# SCAMMED?

## Scam reporting checklist:

- ☐ File a complaint with the FBI's Internet Crime Complaint Center, regardless of dollar loss [www.ic3.gov](http://www.ic3.gov)
- ☐ Contact local law enforcement
- ☐ Contact your financial institution (bank, credit union, etc.)
- ☐ Consumer Financial Protection Bureau  
<http://www.consumerfinance.gov/>
- ☐ Federal Trade Commission [IdentityTheft.gov](http://IdentityTheft.gov)





My #1 TIP: GO SLOW.

Once the money is gone, you can't get it back!

# IDENTITY THEFT



SOMEONE USES YOUR PERSONAL IDENTIFYING  
INFORMATION WITHOUT YOUR AUTHORIZATION AND  
WITH NO BENEFIT TO YOU

# Risks

- Unpaid credit charges
- Damaged credit report
- Debt collection lawsuits
- Bank accounts garnished
- Fraudulent transactions in current accounts.
- Fraudulent tax returns seeking a large refund for themselves.



# Protect Yourself

- Store personal information in a safe place.
- Regularly update the software on your devices and apps
- Review your credit report at least once a year to be certain that it doesn't include accounts that you have not opened. Order it for free from [Annualcreditreport.com](https://www.annualcreditreport.com)

# How to get your free credit report



Federal law requires each of the three nationwide consumer credit reporting companies – Equifax, Experian and TransUnion – to give you a free credit report every 12 months if you ask.

Request your free credit report:

- **Online**: Visit [AnnualCreditReport.com](https://AnnualCreditReport.com)
- **By Phone**: Call 1-877-322-8228.
- **By Mail**: Complete the Annual Credit Report Request Form and mail it to:  
Annual Credit Report Request Service – P.O. Box 105281, Atlanta, GA 30348-5281

# Protect Yourself

- Protect your social security number
- Open a mySecurity account with the SSA.
- Update apps and software on your devices





# Actions to take if your identity is stolen.



Report to law enforcement



Report to the creditor



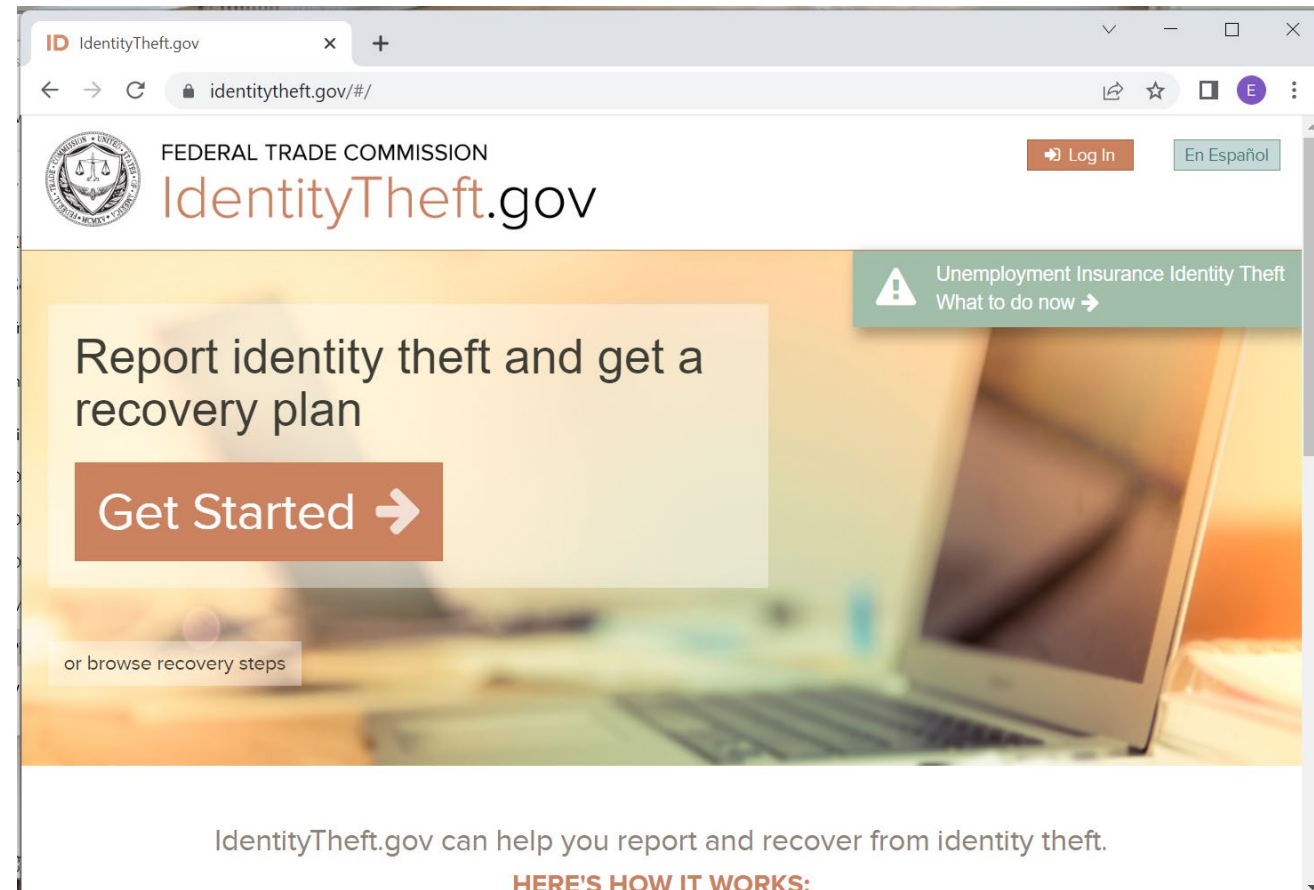
Report to credit reporting agencies



Remove from credit history

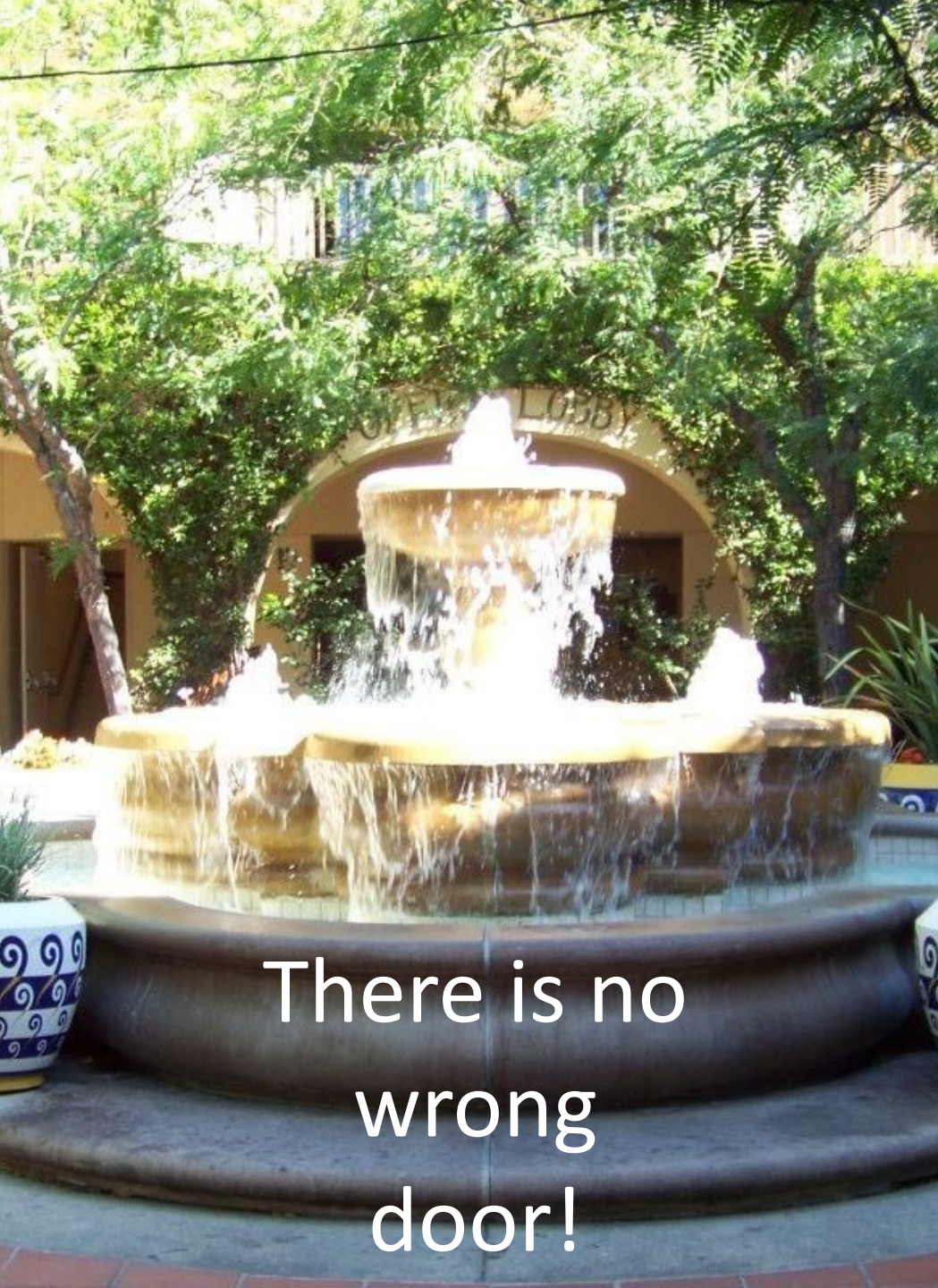
# IDENTITY STOLEN?

- Go to IdentityTheft.gov to see what steps you can take
- Create complex passwords, with a different password for each account
- Freeze your credit



# Resources for Seniors in CCC





# Contra Costa Elder Abuse Prevention Project

- Family Justice Center
- Contra Costa Senior Legal Services
- District Attorney
- Adult Protective Services
- Contra Costa Behavioral Health
- Senior Peer Counseling
- Ombudsman Services of Contra Costa
- Meals on Wheels Diablo Region



Not sure if it's a scam?  
Contact Contra Costa Senior  
Legal Services!

Call 925-609-7900

# Takeaways

Be able to identify these three types of behavior and the remedies for each:

- Scams (wrongdoer not identified; money hard to trace)
- Fraud
- Identity Theft

Protect yourself against scams, fraud, and ID theft

- Don't give out personal information to unknown sources
- Check out businesses to make sure they are legitimate
- Monitor your credit





My #1 TIP: GO SLOW.

Once the money is gone, you can't get it back!



Questions?

Thank you!