

SENIOR ARTICLE: HOW TO IDENTIFY AND AVOID SCAMS

SCAMMERS ARE IMPERSONATING ALL AGES – ESPECIALLY SENIORS

Even if your caller ID, text or email says your bank, credit union or other personal institutions, be cautious! Watch out for scammers who want to video call you or take control of your screen. Don't click links in texts you were not expecting or share one-time codes and passcodes. Call the institutions!!

Unsolicited Contact: If you get an unexpected email, text or call of social media message asking for money or information, could be a scam.

Posing as someone you trust: Scammers pretend to be figures like government officials, companies, financial institutions, IRS, Courts saying you owe money or a family member in jail – bail them out, or even friends/family. Don't trust caller ID to verify their identity.

Pressure to act fast: Scammers often use limited-time offers, threats or emergencies to rush you into making quick decisions.

Emotional manipulation: If someone is playing on emotions like fear, sympathy, or excitement to influence your decisions, it might be a scam.

Requests to pay in specific ways: Scammers often insist on payment through cryptocurrency, wire transfers, payment apps or gift cards.

THE STOP METHOD CAN HELP PROTECT YOU

These steps can help you stay ahead of scammers:

Stay Cautious: Always be on alert when someone asks for information or money.

Take Your Time: Scammers want to rush you. Slow down and think before you act.

Only Trust Verified Sources: Double-check information through trusted channels.

Protect Your Info. Never share personal or financial details unless you are sure who you are dealing with.

FALLING FOR A FAKE JOB LISTING

Some folks get a message on LinkedIn from a “recruiter” at well-known tech company offering a remote position with a great salary. After the interview and they will hire you, they sometimes send a check to cover equipment costs. You go to deposit the check but it bounces, and the equipment never arrived. The recruiter and the company disappear, leaving you unable to get the money back.

DO YOUR RESEARCH: Do an online search for their names along with terms like “scam” or “complaint.” **BE CARE WITH CHECKS:** Scammers can make them look real before they bounce. **VERIFY THE COMPANY:** Remember: scammers use technology and social media to appear credible. If you think it is fraud – you can also contact the Texas Attorney Office and report.

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