



*Florida Senior Legal Helpline  
Toll-free (888) 895-7873*

## **BEWARE OF THESE COMMON SCAMS!** *Tips for Protecting Yourself*

**ROMANCE SCAMS** - Romance scammers create fake profiles on dating sites and apps or contact you through popular social media sites like Instagram or Facebook. Scammers strike up a relationship with you to build up trust, sometimes talking or chatting several times a day. Then, they make up a story and ask for money. They will **say they can't meet you in person** because they're living or traveling outside the country, working on an oil rig, or in the military, **will ask you for money** to help pay medical expenses (for them or a family member), buy their ticket to visit you, pay for their visa, or help them pay fees to get them out of trouble.

HOW TO PROTECT YOURSELF: **(1) Never send money or gifts to a sweetheart you haven't met in person.** If you suspect a romance scam, stop communicating with the person immediately and talk to a trusted friend or family member. **(2) If you paid a romance scammer with a gift card, wire transfer, credit or debit card, or cryptocurrency, contact the company or your bank right away.** Tell them you paid a scammer and ask them to refund your money.

**AMAZON, EBAY, ONLINE STORE ORDERS & PAYPAL CONFIRMATION SCAMS** - Calls/texts/emails warning you about an unauthorized purchase with an urgent request to confirm or cancel the purchase. Scammers try to convince you to provide payment or bank account information, install software to your computer/device, or purchase gift cards.

HOW TO PROTECT YOURSELF: (1) If you received an email, text or letter regarding an order you weren't expecting, **DON'T** click on any links (2) verify the order by logging into your Amazon, Ebay, Online store, or PayPal account to check your order history or call their direct customer service number for assistance.

**PACKAGE DELIVERY SCAMS** - Delivery notification scams start with a text message or an email about delivering a package to your address and often include a "tracking link" that you are urged to click on to update your address, delivery or payment preferences. You might also get a voicemail message with a call-back number.

HOW TO PROTECT YOURSELF: (1) **Never click a link or call back the number from an unexpected delivery notice.** A link may open a website that prompts you to enter personal information or may install malware on your phone/computer and a call back number may go to a scam "operator" asking to verify your account information or credit card number. (2) If you receive suspicious email, text or phone messages, go to delivery carrier's website directly or use the retailer's tracking tools to verify request.

**TECH SUPPORT SCAMS**- Scammers create fake websites offering tech support for your devices, shopping and banking services. Customers who land on these pages may be lured to contact the scammer and fall prey to their schemes.

HOW TO PROTECT YOURSELF: (1) **Go directly** to the help section of your device company's website or mobile app when seeking help with that device or service (2) Be suspicious of anyone who tries to convince you that you must act immediately (3) Never pay for these services over the phone.



*This information is not a substitute for legal advice. For free legal advice & brief services about this & other civil legal questions, call the FLSH (888.895-7873). The Florida Senior Legal Helpline is funded by the Florida Department of Elder Affairs & managed by Bay Area Legal Services, Inc.*



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**SOCIAL SECURITY AND EBT SCAMS**- Scammers target seniors by calling or sending texts asking you to call back a phone number or click a link to activate the yearly SS cost of living (COLA) increase. Scammers also send texts targeting those with EBT cards (for food stamps/SNAP benefits or cash assistance) telling them cards are locked and to call the phone number in the text to unlock them. If you do, you will reach an automated system requesting your 16-digit card number and four-digit security code to “confirm my identity” which enables scammers to empty SNAP or Cash Assistance benefits from your EBT card.

HOW TO PROTECT YOURSELF: (1) **You don't need to do anything** to obtain the **COLA increase**. It's automatically increased in January (2) EBT support never reaches out regarding a locked EBT card. The correct EBT support line is 1-888-356-3281 (3) Be skeptical of anyone emailing or calling you to protect your government benefits. Although agencies such as the IRS and SSA may call you if you have made a pre-arranged appointment, government agencies will mail you an official letter to communicate important personal information (4) You can verify with agencies directly by calling their official toll-free numbers

**SOMEONE SENDS YOU MONEY BY MISTAKE ON A PAYMENT APP** - A stranger contacts you to tell you they accidentally sent you money on a payment app such as Venmo or Cash App, and then asks you to return it. If you return the funds, the original deposit may then disappear, and you may be giving the scammer access to your payment app information.

HOW TO PROTECT YOURSELF: (1) **Leave the money in your account**. Tell the person to contact the payment app to dispute it. The funds will be removed from your account by the provider of the payment app if they verify a mistake was made. (2) Enable additional security settings for your transactions such as a pin number or fingerprint/face recognition. (3) Link any money transfer apps to a credit card for more protection in disputing (4) Only use money transfer apps with people you personally know.

**IN ALL SCAMS**, scammers want to get your money quickly. And they want your money in a way that makes it hard for you to get it back. They'll tell you **to wire money** through a company like Western Union or MoneyGram, put money on **gift cards** (like Amazon, Google Play, iTunes, or Steam) and give them the PIN codes, send money through a **money transfer app** or **transfer cryptocurrency**.

#### **RESOURCES TO HELP AVOID SCAMS OR IF YOU HAVE BEEN SCAMMED:**

- The U.S. Consumer Financial Protection Bureau publishes helpful information on avoiding scams. Visit them online at <https://www.consumerfinance.gov/consumer-tools/fraud> or call them at 855-411-2372.
- The Federal Trade Commission accepts reports of scams on their website <https://reportfraud.ftc.gov/#> or by telephone at 1-202-326-2222.
- AARP has a fraud watch network to report scams: 1-877-908-3360.
- The Florida Attorney General fraud hotline: 1-866-9NoScam (1-866-966-7226).

If you are suspicious that something may be a scam, contact the police, your bank, or a loved one or trusted advisor **BEFORE** you act! If you believe you have been scammed you may call the Florida Senior Helpline for advice, 1-888-895-7873.



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