Worksheet

Would You Recognize a Scam?

Instructions: Below are two scenarios that older people may encounter. Read each and then identify the red flags or warning signs in each that could alert you to a potential scam.

Scenario 1.

A 77-year-old man who can't hear very well receives a late-night phone call. He doesn't have his hearing aid in when he answers the telephone. The caller on the other line says, “Grandpa, it’s me.” At first, the man doesn’t recognize the voice, so he asks, “Who is this?” The caller repeats, “It’s me, Grandpa.”

So the elderly man says, “Jason, is that you?” Then the caller responds: “Yes, grandpa, it’s your grandson, Jason.” The caller then proceeds to say that he’s in a jam and needs help. The caller says he was arrested on false charges while out of town and needs his “grandfather” to wire $1,000 immediately. The caller also asks that the grandfather not tell the grandson’s parents because he doesn’t want to upset them.

What are the red flags in this example? What should the grandfather do?

Scenario 2.

A 54-year-old woman receives an email telling her that her bank needs her to verify her information and some recent charges that look suspicious. The email appears to be from her bank because it has the same colors and the bank’s name. However, in her worry over potentially fraudulent charges, the woman doesn’t notice that there are several typos and misspellings in the email.

The email requests the woman’s bank account number, her PIN and her Social Security number. The email further states that if she does not provide all requested information, she will not have access to her bank account and her account will immediately be frozen.

What are the red flags in this example? What should the woman do?