



For most of us, the senior years are the time of life when we can retire and enjoy time with our families, friends and hobbies. Unfortunately, senior citizens are a favorite target of scammers who are eager to disrupt a senior's financial and emotional well-being.

Senior citizens tend to have a pension, excellent credit, and be more likely to trust strangers. Being aware of the most common phone scams can help you protect you or your senior loved one's hard-earned money and peace of mind.

Here are 9 common phone scams that target senior citizens:

1. The IRS Scam

This is one of the most common scams used today and it is frighteningly effective. A scammer will call a taxpayer saying that he works for the Internal Revenue Service and threaten legal repercussions if he doesn't pay immediately. Of course, the scammer will demand the person's debit/credit card information to obtain the payment while threatening the older person with jail or taking away his driver's license.

Naturally, the terrified senior citizen will most likely agree to the caller's demand because even if he can see the caller ID, the number is most likely to show up as belonging to the IRS. But the clearest sign that it's a scam is that the IRS doesn't call people, they send letters.

2. Grandchildren in Trouble

Con artists are experts at manipulating human emotions, and few bonds are as strong as that between a grandparent and his grandchildren. A common phone scam involves calling a grandparent and saying that his grandchildren are in trouble, they had an accident or were kidnapped. The caller could then say that he's in a hospital and needs some kind of payment, which can be a gift card or some other payment that is hard to trace. The scammer will often intimidate the seniors by say things like "don't tell anyone about this call or there will be repercussions" or "if you tell my parents, I'll get in trouble."

The good thing is that this scam is not very elaborate. Criminals don't put too much planning into it as they are calling a large number of people to see who falls for it. It is easy to avoid it if the grandparent does not give any money or personal info and calls other family members.

3. Health Care Scam

Senior citizens are very vulnerable to health care scams. Not only are they more likely to trust strangers, but their extra health coverage makes them a juicy target for criminals – which is why the scammer will call and pretend to be a health care worker or a Medicare representative before asking for their contact information.

Scammers hope to build a relation of trust with their victims, so they might offer to help the person get medical insurance but they will most likely not ask for their personal information right away. Instead, they might wait a few days before calling back again saying that they talked with a close relative and it's safe to give them Social Security numbers, driver's license numbers, debit/credit card numbers, or any other personal information.

4. Grandchildren asking for money

The scammer will call a senior and pretend to be his grandchild before asking for money. Typically the scammer will call an older person and when he picks up the phone he might make them guess who's calling while using a child's voice. If the senior falls for it and says a name the caller will assume that identity and ask for money. Most grandparents don't double check before sending a little money to their grandchildren, so it's easy for them to fall into the trap.

A slightly more sophisticated version involves the caller using social media as a way to get more accurate information on the target and his family. By viewing Facebook accounts a scammer can get the name of the grandchildren and craft a convincing story of why he's calling or what he needs the money for.



5. Tech Support Scam

Senior citizens are famous for not being tech-savvy, so they are more likely to trust the opinion of a stranger offering to give technical support. The caller will pretend to be a technical support representative for a legitimate company and ask to gain remote access to his computer.

After the person grants remote access, the scammer will gain his trust by using Windows utilities to solve small details on his computer. The grateful senior will then be more likely to accept the paid "support services" offered by the caller. If he does, he will be asked to submit his debit/credit card information which will then be stolen by malware previously installed by the scammer.

6. Say "Yes" Scam

Also known as the "Can You Hear Me" scam, is aimed at getting people to say "yes" to a voice recorder running on the other end. Criminals can then use the person's voice to verify a transaction whether it's authorizing charges on your bills, credit cards, etc. Once the caller has a positive voice recording he will proceed to find out the senior's personal information to steal his identity and won't stop until he leaves his bank account dry.

The caller can ask any question to which he expects to get a positive answer – "are you the owner of this phone line?", "are you the homeowner?", "are you Mrs. X?" – which is why it is so easy to fall for this scam. The best way to counter is not to take phone calls from unknown numbers, or simply not saying anything and hanging up the phone.

7. Lottery Scam

An older person receives a phone call saying that he won a big lottery prize but needs to send money to pay for taxes before he can cash on the prize. The caller might tell the senior to keep it a secret and to get in touch with one of his claim agents. If he does, he will be asked to send a money transfer through a service like Western Union or PayPal to pay for "processing fees".

Although scammers tend to hide under the name of legitimate lottery organizations, it is easy to spot the scam for the simple fact that nobody can win a lottery prize if they have not bought a ticket!

8. Call Back Scam

This automated scam is highly effective and yet incredibly simple in principle. Basically, the person will receive a phone ring from a supposedly local number which will hang before they can answer it. This is done with the intention of having the person call back believing that the missed call was somebody they know. But in reality it's an international number making money from the return call it receives.

This type of scam is highly-automated since it uses a computer to call a lot of random cell phone numbers. Calling the number will result in it draining your credit or call charge, as most of these are premium-rate numbers and make money from the calls they get.

9. Charity Scams

Money is solicited for fake charities. This often occurs after natural disasters.

The Bottom Line: Don't give any personal or financial information over the phone. If you suspect you've been the victim of a scam, don't be afraid or embarrassed to talk about it with someone you trust. You are not alone, and there are people who can help. Keep handy the phone numbers and resources you can turn to, including the local police and your bank.