



Senior Financial Scams

Prevention: Sign up, shred, screen

- **Sign up for national do-not-call registry**
 - 888-382-1222 or donotcall.gov
- **Opt out of credit card and insurance offers**
 - 888-567-8688 or optoutprescreen.com
- **Get free credit reports from each credit bureau annually**
 - 877-322-8228 or annualcreditreport.com
- **Mail letters from locked mailbox**
- **Shred offers that contain personal information**
- **Check out credentials at help4srs.org/seniortruth**
- **Screen telemarketers using answering machine**

[Click to view video](#)

TELL AUDIENCE:

- By taking some proactive steps now, you can prevent hassles and problems later.
- Sign up for the do-not call registry to reduce the number of telephone solicitations you receive. You'll still get calls from charitable organizations and political parties.
- In addition, reduce the number of credit card and insurance offers that pile up in your mailbox by opting out. Call 877-322-8228 or visit the Web site at optoutprescreen.com.
- Review credit reports for accuracy. You're entitled to one free credit report per year from each of the three main credit reporting agencies.
- Don't mail bills from an unlocked mailbox. Thieves can confiscate them and steal your account numbers. Buy a shredder and use it for any papers you no longer need that contain identifying information. Don't give personal information to dumpster divers.
- Don't do business with any adviser without checking out credentials, and use an answering machine to screen out unwanted solicitations.

HANDOUT #2: *Take Me Off Your List, Please!*

OPTIONAL ACTIVITY: If time permits, consider a small group activity—or role play—that allows participants to practice what they'll say to telephone solicitors or door-to-door salespersons. One scenario: "Your doorbell rings and a man offers to fix your driveway for a reasonable fee. What should you say and do?" or "Your phone rings and a woman says you've won a trip to Hawaii but needs your credit union account number to hold the prize—no funds will be taken from your account. What should you say or do?"