Making Connections

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**Be A Savvy Senior**

If you get a phone call from your grandson who claims to be in trouble and need money, I suggest you dig a little deeper. There are a lot of senior scams floating around that can hook you into financial disaster!

Just yesterday, I was visiting with one of my Medicare clients when she shared that she got a questionable phone call from her grandson. She wasn’t quite ready to take the bait, so she asked him to clarify which grandson she was talking to and the caller responded “Your oldest one – I broke my nose so I sound funny.” To my client’s credit, she still didn’t take the bait but wanted to make the caller squirm a bit by asking “Well, what do you need?” At some point in the query, the caller must have realized that my client wasn’t going to fall for this scam that has taken American phone lines by fire of late. The caller abruptly hung up.

I have to admit that I chuckled at the gleam and twinkle in my Medicare client’s eye as she told me she was a bit disappointed that the young man hung up, saying “I had all sorts of things I wanted to ask him!” This savvy senior wanted to give the phone scammer a run for his money, but he must have decided he had other fish to fry.

We all work hard for the money we earn for our families and getting burned by a phone scam steals from this valuable and necessary resource.

The Federal Trade Commission reports that every year, thousands of people lose money to telephone scams – from a few dollars to their life savings. Scammers will say anything and pretend to be anybody to cheat you out of your hard earned money. Some, like the one who called my Medicare client, come across very friendly, while others may claim to work for a company you trust. Still others send mail or place ads to convince you to call them.

Your best response to any of these ploys is to simply hang up or don’t respond. The longer you stay on the line the more incentive you give them to try to call again. Keep your family’s resources protected – don’t send cash by messenger, overnight mail, or money transfer because by the time you figure out you’ve been scammed, the money is gone!

*Making connections for youth, families, and communities – Deb Andres*