



Planning Ahead

- ◆ Register your home and cell phone numbers on the Kansas No-Call List by calling (888) 382-1222. You should notice a decrease in telemarketing calls within three months.
- ◆ Remove your Social Security number from your checks and driver's license to avoid possible identity theft. You should guard your credit card information, Social Security number and other identifying materials as you do the keys to your home.
- ◆ People at all economic levels benefit from an estate plan. Consider setting up a will with a trusted attorney to legally protect and distribute your property based on your wishes and the needs of your family.
- ◆ One of the most expensive purchases many consumers will ever make is the arrangement of a funeral. Planning ahead and comparison shopping can spare your family from making these choices while grieving and under time constraints. Remember to resist pressure, avoid emotional overspending and apply the smart shopping techniques you'd use for other major purchases.

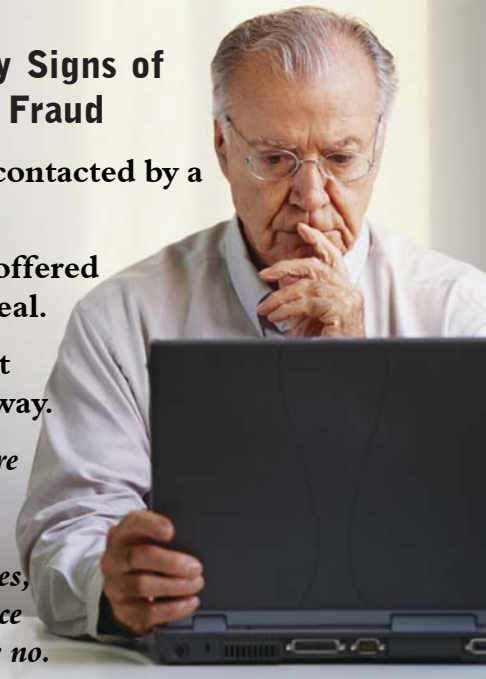
Protect Yourself from Fraud

- ◆ **Familiarize yourself with common scams.** Con artists are always developing new scams – but we see some year after year. Visit www.ksag.org to keep up-to-date on the latest scams and don't fall for any of these:
 - Home repairs you did not order.
 - Sweepstakes or lotteries you did not enter.
 - Promises to return lost money.
 - Work at home offers.
- ◆ **Investigate businesses, charities and repair services.** Call your nearest Better Business Bureau to find out if there have been complaints filed: (316) 263-3146 in Wichita, (785) 232-0454 in Topeka and (816) 421-7800 in Kansas City.
- ◆ **Have your Social Security checks directly deposited.** With direct deposit, your checks are securely and automatically deposited into your bank account so you do not have to be concerned about the checks being lost or stolen. Sign up at your bank or credit union or call the Social Security Administration at 1-800-772-1213.
- ◆ **Be cautious when using joint accounts.** By adding someone's name to your account, you are making that individual a joint owner. That person then has the power to withdraw the entire balance of the account and will inherit the money upon your death.
- ◆ **Know that you are not alone.** Many people do not report financial exploitation because they are embarrassed about the event. Failure to report only allows the exploiter to continue victimizing others.

Three Key Signs of Potential Fraud

1. **You are contacted by a stranger.**
2. **You are offered a "great" deal.**
3. **You must act right away.**

When you are contacted under these circumstances, the best advice is to just say no.



Identifying Elder Abuse

- ◆ Be attentive to an elderly adult's physical well-being. Look for any signs of physical abuse including bruises, fractures and burns.
- ◆ Look for signs of psychological abuse and neglect, such as threats, intimidation, malnutrition or improper medication.
- ◆ Watch for an unusual or large bank account withdrawal. This may be a sign that someone is exploiting an elderly person's financial resources.
- ◆ Keep an eye out for the common signs of scam artists including frequent calls from telemarketers, shoddy home improvement work, numerous product purchases or ongoing charitable or religious donations.
- ◆ Talk about their daily activities and contacts to ensure that nothing unusual is occurring or being concealed.

Message from Attorney General Stephen Six:



Dear Kansans,

Unfortunately, senior consumers are often the target of financial abuse, ranging from false sweepstakes offers to home medical equipment scams.

Fast-talking telemarketers and shady criminals often try to take advantage of seniors, but you should not live in fear of being victimized.

My office prosecutes many companies who prey on senior citizens, but we can't eradicate these predators alone. Education and awareness are vital in our fight to protect senior citizens across Kansas.

This brochure highlights many of the common scams and crimes aimed at seniors today while providing warning signs to protect yourself and your loved ones.

We must work together to prevent the abuse of vulnerable Kansans.

Sincerely,

A handwritten signature in black ink that reads "Stephen N. Six".

Stephen N. Six

Reporting a Scam:

If you or someone you know has been targeted by a scam artist, you should take the following steps:

- ◆ Report the incident to local law enforcement agencies and your county or district attorney.
- ◆ Complete a consumer complaint form and send it with all related documents to the Attorney General's Office of Consumer Protection, 1-800-432-2310.
- ◆ If a credit card is used in the transaction, call your company to report the scam and challenge the charge in writing within 60 days.
- ◆ If the transaction involves your bank account, call your bank to challenge the draft as soon as possible.
- ◆ Report questionable businesses and repair services to the Better Business Bureau: (316) 263-3146 in Wichita, (785) 232-0454 in Topeka and (816) 421-7800 in Kansas City.
- ◆ To report senior abuse, neglect or exploitation call the Elder Abuse Hotline at 1-800-922-5330.



Consumer Protection/Antitrust Division
120 SW 10th Avenue, 2nd Floor
Topeka, KS 66612-1597
(785) 296-3751 or 1-800-432-2310
www.ksag.org

PROTECTING SENIOR CITIZENS



- *Fraud Prevention Tips*
- *Identifying Elder Abuse*
- *Reporting Scams*
- *Planning Ahead*

Provided by Kansas Attorney General
Stephen N. Six