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Georgia Legal Services Program®

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Hang up if they're asked to pay for a prize. Free is free.

Keep information about their bank accounts and credit cards private unless they know who they're dealing with.



Hang up if a telemarketer calls before 8 a.m. or after 9 p.m. Check out any company with the state and local consumer protection office before they buy any product or service or donate any money as a result of an unsolicited phone call.

Finally, remind an older person not to send money — cash, check or money order — by courier, overnight delivery or wire to anyone who insists on immediate payment.

Information from the Federal Trade Commission, Washington, DC 20580

FTC toll-free helpline:

1-877-FTC-HELP (1-877-382-4357)
TTY: 1-866-653-4261

National Do Not Call Registry

FTC manages the National Do Not Call Registry, which gives you a choice about whether to receive telemarketing calls at home.

Register Your Numbers

Do Not Call helpline:
1-888-382-1222 or TTY: 1-866-290-4236

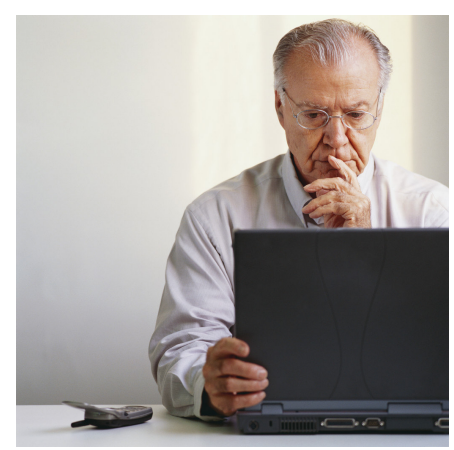
The Georgia Legal Services Office listed above is the office serving your area.
Call this office for assistance.

OR

Call 1-800-498-9469
Or TDD 1-800-255-0056
For the GLSP office nearest you.

Georgia Legal Services Program®
104 Marietta Street, Suite 250
Atlanta, Georgia 30303

**GEORGIA
LEGAL
SERVICES
PROGRAM®**



**CONSUMER
FRAUD
AGAINST THE
ELDERLY**



CONSUMER FRAUD AGAINST THE ELDERLY

During a visit with your mother, you notice a stack of wire transfer receipts totaling more than \$65,000. When you ask what they're for, she says she's investing in a new hi-tech company. After you investigate further, you think she's being scammed by fraudulent telemarketers. What can you do?

Consumers lose more than \$40 billion a year to telemarketing fraud. People over 50 years of age are especially vulnerable and account for about 56 percent of all victims, according to a recent study by the American Association of Retired Persons. Scam artists often target older people, knowing they tend to be trusting and polite toward strangers and are likely to be home and have time to talk with callers.

You can help empower your parents and others who may be targets of fraudulent telemarketers by describing some tip-offs to rip-offs, letting them know their rights and suggesting ways they can protect themselves.

Tip-Offs to Phone Fraud

Many scams involve bogus prize offers, phony travel packages, get-rich-quick investments and fake charities. Con artists are skilled liars who spend a lot of time polishing their sales pitches. As a result, it can be difficult to see through their scams.

Alert those you care about to be on their guard if they hear the buzz words for fraud. Among the tip-offs are:

- You must act "now" or the offer will expire.
- You've won a "free" gift, vacation or prize — but you must pay for "postage and handling" or some other charge.

- You must send money, give a credit card or bank account number or have your check picked up by courier — before you've had a chance to consider the offer carefully.
- It's not necessary to check out the company with anyone — including your family, lawyer, accountant, local Better Business Bureau or consumer protection agency.
- You don't need written information about the company or its references.
- You can't afford to miss this "high-profit, no-risk" offer.

It's the Law

It also is helpful for people who are the targets of fraudulent telemarketers to know their rights. Anyone who is troubled by calls — whether abusive, deceptive or simply annoying — should know that, under federal law:

- It's illegal for a telemarketer to call you if you have asked not to be called.
- Calling times are restricted to the hours between 8 a.m. and 9 p.m.
- Telemarketers must tell you it's a sales call, the name of the seller, and what they are selling — before they make their pitch. If it's a prize promotion, they must tell you that you don't have to pay or buy anything to enter or win.
- Telemarketers may not lie about any information, including any facts about their goods or services, the earnings potential, profitability, risk or liquidity of an investment, or the nature of a prize in a prize-promotion scheme.
- Before you pay, telemarketers must tell you the total cost of the goods and any restrictions on getting or using them, or that a sale is final or non-refundable. In a prize promotion, they must tell you the odds of winning, that no purchase or payment is necessary to win and any restrictions

or conditions of receiving the prize.

- Telemarketers may not withdraw money from your checking account without your express, verifiable authorization.
- Telemarketers cannot lie to get you to pay.
- You do not have to pay for credit repair, recovery room or advance-fee loan/credit services until these services have been delivered.



How to Protect Targets of Telemarketing Fraud

You also can help people you care about develop responses that will end an unwanted sales call. Possible responses to unwanted callers include: "I don't do business with people I don't know," "Please put me on your 'Do-Not-Call List,'" "I'll need to see written information on your offer before I consider giving you money," or "You can send that information to my attorney's office at" Perhaps the easiest response is, "I'm not interested. Thank you and good-bye."

Urge your parents or anyone else troubled by calls to resist high-pressure sales tactics. Legitimate businesses respect the fact that a person is not interested. Remind an older person to:

Say so if they don't want the seller to call back. If they do call back, they're breaking the law. That's a signal to hang up.

Take their time, and ask for written information about the product, service, investment opportunity or charity that's the subject of the call.

Talk to a friend, relative or financial advisor before responding to a solicitation. Their financial investments may have consequences for the