

Protecting Rights. Fighting Scams.

In 2024 alone, older adults reported losing more than \$2.4 billion to scams, up from \$600 million in 2020, according to the [U.S. Federal Trade Commission](#).

The National Academy of Elder Law Attorneys (NAELA) has prepared this guide to help you recognize some of the most common scams affecting older adults. For each type of scam, you'll learn the signs of the scam and how to protect yourself. Go to the back page for where you can turn for help.



Government Impersonation Scams



These scam artists claim to be from the government — but they're the ones committing a crime. The most common type of government impersonation scams in 2024 involved [Social Security Administration-related scams](#). Scammers know that older adults — especially those who rely on government benefits for their monthly living expenses — may be intimidated by alleged agents of the government.

Signs of the Scam:

- They threaten to cut off your benefits.
- They demand payment for helping you conduct routine government services or government services that you are entitled to receive for free.
- They say they need you to verify your Social Security account or other standard personal information, such as your mailing address, which the government already has.
- They call you to say your information is being used to commit crimes.
- They demand payment for fees immediately by gift card or wire transfer.

Protect Yourself:

- No one from the federal government will call, text, or email you asking for information the government already has, such as your Social Security number, Medicare or Medicaid number, or mailing address.
- No one from the federal government will ask you to send money via gift card or wire transfer.
- If someone says they are from the government and you have doubts, hang up the phone right away and log in directly to your account online or call the agency's official 1-800 number to speak to a customer service representative (Social Security Administration: 1-800-772-1213; Internal Revenue Service: 1-800-829-1040).
- If you have concerns, ask an elder law attorney to help you make or verify any changes to your federal government benefits or accounts.



National
Elder Law
Month

MAY 2026: [Protecting Rights, Fighting Scams](#)

National Academy of Elder Law Attorneys



Other Impostor Scams



These are other impersonation scams in which a scammer pretends to be someone they're not — for example, a well-known company (e.g., Amazon, FedEx, Netflix), a financial institution (e.g., Bank of America), or even a grandchild in need. Scammers play on speed and emotions, such as fear, to outweigh logical thinking.

Signs of the Scam:

- They call you on the phone or send you a text message or email with an activated link.
- They state that they are with a well-known company or financial institution and that your account shows signs of suspicious activity or has been compromised.
- They may ask for personal information, such as your password, to restore your account (in fact, this is how they will access your account).
- In the case of a grandchild in need, they say they are a law enforcement or health department officer and your grandchild is in physical or legal danger.
- They emphasize that you need to act immediately. They may even use AI to impersonate your grandchild's voice.
- They ask you to send money through a wire transfer, a cash payment app (e.g., Venmo), or through cryptocurrency.
- They keep you on the line until the financial transfer is complete.

Protect Yourself:

- Hang up the phone immediately, do not respond to the text message, and do not click on any links.
- Call the company or financial institution's official phone number and ask to speak to a customer service representative.
- In the case of a grandchild in need, call another family member to ensure the grandchild is safe.
- Remember that companies and banks will never ask you to share your personal information, such as a password, over the phone.
- Pause to remember that companies, banks, hospitals, and law enforcement agencies will never ask you to transfer money.
- If you wire money to a scammer, report it to the [Internet Crime Complaint Center](#) within 72 hours of the transfer; they may be able to help you recover some of your money.

Investment Scams



Given that many older adults have spent a lifetime accumulating assets, it's not surprising that older adults lost **more money** to investment scams than any other type of scam in 2024, according to the FTC.

Signs of the Scam:

- They target you on social media and use flattery to build a connection with you.
- They claim to have a "proven" track record of guaranteed high returns.
- They often invest in financial markets that are hard to understand, such as cryptocurrency, and real estate markets.
- They show testimonials from "real people" who've used their system to make money.
- They rush you with an exclusive, limited-time offer.
- They have a professional-looking website, trading platform, or app that displays profits — to encourage you to deposit more money, roping you in further.
- They require you to pay a fee to access your money.
- They require large amounts of money, such as your 401(k).

Protect Yourself:

- AARP [recommends](#) that you ask questions before making any investment decision, including:
 - ▶ Is the financial product registered with the [Securities & Exchange Commission](#) or state securities agencies?
 - ▶ What are the fees to invest?
 - ▶ How does the investment company make money?
 - ▶ What factors could affect the value of the investment?
- Consult with your attorney or personal financial advisor before making investment decisions, especially if you've been approached at random.
- Commit to a set time period before investing your money; don't let yourself feel rushed or pressured.

Romance Scams



Romance scams exploit trust, emotional connection, and financial vulnerability. An AARP national survey conducted in November 2025 found that **one in six adults** reported that they or someone they knew had lost money to a romance scam. Victims may meet scammers on social media or through a dating website or app. Older adults who are widowed or divorced, live far from family members, or are otherwise isolated may be especially at risk.

Signs of the Scam:

- The other person claims to live, work, or travel far away from you (so they can't meet in person).
- They find you on social media but keep a minimal profile themselves.
- They want to switch quickly from using social media to using a messaging app, such as WhatsApp, to communicate (these are harder to track).
- They text you constantly and may even profess their love for you quickly.
- They say they want to meet up for a video call — or in person — but something always comes up at the last minute.
- They suddenly ask for a large amount of money — for emergency surgery, an airplane ticket to visit you, or even to plan your “wedding.”
- They ask that you send them money in a non-traditional way, such as cryptocurrency, gift cards, or wire transfers, which are harder to track.
- They avoid using your name and call you “sweetheart,” “honey,” and “babe” instead (so they don't accidentally use the wrong name when they address you).

Protect Yourself:

- Do not accept unsolicited invitations on social media. Limit your online connections to people you know in real life.
- Don't overshare information about yourself — or your family — on social media for scammers to find and use in pursuing you.
- Never send money to someone you have only met online or on a phone call.
- Regularly connect with trusted, long-time friends and share updates about your life. Because they know you well but have some distance from the situation, they may be able to spot a relationship that seems too good to be true.
- Before sending money or sharing sensitive information, talk to a trusted friend, family member, or advisor.

Tech Support Scams



A pop-up suddenly appears on your computer screen warning that your security needs immediate attention. Is it a real warning — or a tech support scam? For too many older Americans in 2024, the answer was a scam — to the tune of **\$159 million** in reported losses. In fact, older adults, who may be less familiar with fast-changing technology, were **five times** more likely to report losing money to a tech support scam than younger individuals.

Signs of the Scam:

- A pop-up window claims you have a virus and instructs you to call a phone number to connect with a tech agent to resolve the issue.
- They ask to access your computer remotely to “fix” the problem but may instead install harmful malware or steal information.
- They say they are from a well-known technology company, such as Apple, McAfee, Microsoft, or Norton, and they need your personal information to access your computer.
- They claim your security software has expired and offer to install new software (again, it's a trick to install malware and access your information).
- They insist on immediate access to “protect” your computer and warn you that you could lose all of your data forever.

Protect Yourself:

- End contact immediately. Shut down your computer or block the number, email address, or account that contacted you.
- Never provide financial or personal information to someone who contacts you first.
- Keep your anti-virus and security software up to date.
- Keep copies of important financial records in a secure place and make sure a trusted family member or advisor knows how to access them if needed.

Where to Turn for Help and Information



Local Law Enforcement Agencies | Contact your local police or sheriff's office if you are in immediate danger or need to make a report.

National Elder Fraud Hotline (run by the Department of Justice Office for Victims of Crime): 833-FRAUD-11



AARP Fraud Watch Network
Helpline: 877-908-3360



Join an AARP fraud victim support group

NAELA Find a Lawyer Tool: Locate an elder law professional near you.



You Are Not Alone

The dramatic rise in scams targeting older adults underscores a simple truth: **victims are not alone, and they are not at fault.** Being scammed is not a sign of diminished capacity; it is a reflection of increasingly sophisticated and manipulative tactics. Fear of embarrassment or being judged can discourage people from speaking up, but that silence only benefits the scammers. Encouraging open, judgment-free conversations about these experiences is essential. **When people feel safe sharing what happened, it strengthens collective awareness and significantly reduces the likelihood that others will be targeted.**



Looking for More Information?

Scan the QR code to access NAELA's other Consumer Resources for National Elder Law Month.



**National
Elder Law
Month**

MAY 2026: Protecting Rights, Fighting Scams

National Academy of Elder Law Attorneys

