HANG UP ON FRAUD! VIDEOS

INTRODUCING THE VIDEOS
These videos come from the Minnesota Department of Commerce.

As the state’s consumer protection agency, the Commerce Department is committed to empowering older adults and their families to protect themselves against financial fraud.

The department recently launched a fraud prevention education initiative – called “Hang Up on Fraud!” These videos and the handouts are part of that initiative.

Let’s watch ....

AFTER SHOWING THE VIDEOS
Here are a few key points to highlight:

- Every day across Minnesota, older adults are targeted by fraudsters and scam artists.
- Fraud can happen to anyone – whoever they may be and wherever they may live.
- One out of every five Americans over age 65 has already been a victim of financial exploitation.
- Unfortunately, the threat of senior financial fraud in Minnesota is expected to grow as the state’s senior population also continues to grow.

The good news is this: Financial fraud is often 100 percent preventable!

That’s why it is important for you to be equipped with the information you need to protect yourself and others.

The purpose of the videos and the handouts is not to scare you. Instead, the goal is to empower you, so you can spot and stop fraud before it starts.
A reminder about quick tips to stop phone fraud:

**End the call (or delete the email).** The phone is still the weapon of choice for fraudsters. When you receive a call from someone you don’t know who is trying to pressure or sweet-talk you out of money, your response should be simple: Hang up on fraud! When it comes to protecting yourself, you are never being rude.

**Phone a friend.** If you are confused or concerned by a call, contact a trusted friend or family member to share your experience and get their advice. Maybe they got a call just like yours.

**Report fraud.** We can’t stop fraud that we don’t know about. Don’t let embarrassment or fear keep you from reporting fraud or theft. To protect others from becoming victims, report suspected fraud to your local law enforcement, the Federal Trade Commission or the Minnesota Commerce Department.

**SOME QUESTIONS TO PROMPT A DISCUSSION**

Have you ever received a phone call or email that you thought was a scam?

How could you tell it was a scam? What made it seem believable? What made it seem suspicious?

Did you tell anyone about it?

Do you know anyone who was a victim of a scam? How did it happen? How could it have been prevented?

Who should you tell if someone has tried to scam you, or someone you know is a victim of fraud?

Why do you think older adults are frequent targets for fraud?

What are some of the tricks you think scammers use to fool and deceive people?

What can you do to guard against those tricks?

What are some ways you can tell when someone is NOT to be trusted, or when something they say is NOT to be believed?

How do you tell if an offer is “too good to be true”? Or how do you tell when someone is not who they say they are? (Hint: Phone a friend to get advice.)

**What should you do if...**

- Someone calls or emails you, claiming to be from the government and demanding that you immediately pay money?
- Someone calls or emails you, congratulating you on winning a lottery or prize, but also asking you to pay fees or taxes upfront?
- Someone calls or emails you, insisting they have a great opportunity or deal for you, but you must “act now” or it will go away?
- Someone calls or emails you, saying they need to verify your account right away and asking for sensitive information such as your Social Security number, birthdate and financial account numbers?

**The best response in all of these situations is the same:** Hang up on fraud!