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# Age Spots by Jackie Dover - Scammology 101

AUGUST 24TH 2020 BY DEE LOFLIN

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## Scammology 101

My niece Haley recently left for college. Such an amazing time for kids. So many changes, so much learning to do. We can all use this time to educate ourselves about more scams that are circulating in our area. No matter what happens, the scammers have a way to take advantage of it.

One common scam is very simple; you get a call from your bank or Social Security or even the IRS. They tell you your information has been hacked and you need to give them your information to secure your account. Any information you give is then used to empty your account or steal your identity. Social Security, Medicare and the IRS do not call you to let you know your information is at risk. Never give out information to someone that calls you. Remember that even if your caller id says “Medicare” that can be spoofed and may not be the correct information, either the name or the number.

There are even swindles about the Coronavirus. There are no home testing kits or home remedies for the Coronavirus. If someone is offering this, it is a scam and could not only cost you money but could hurt your health. Do not take home remedies or cures. If you have questions about COVID, Missouri has a toll free number 877-435-8411 that you can call for correct information.

If you do become a victim of a scammer there are things you can do to mitigate the damage. If you believe, they have access to bank accounts, contact your bank. They will help you change your account and guide you on your next steps. If it is credit card

information, contact your credit card company to cancel the card.

Report any scams to your local police. Many of the scams are conducted out of the US but you may need a record of the report for your bank or the credit card company. In addition, you can report phone and other scams to the Federal Trade Commission (FTC) 1-877-382-4357, report Social Security imposters online to SSA's Inspector General or call 1-800-269-0271 to report by phone. Report IRS imposters to the Treasury Inspector General for Tax Administration (TIGTA), call TIGTA at 1-800-366-4484.

By reporting the fraud, you are helping them compile more information about the scammers and the tactics they use.

As kids go back to school and begin a new year of learning we all, need to be vigilant and continue our own learning. If you have questions or think you have been a victim of a scam, you can call Aging Matters 800-392-8771.

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