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Celebrating Seniors and Protecting Them from Fraud

National Senior Citizens Day is celebrated on August 21st. It is a day set aside to recognize the contributions, services, and dedication they have given throughout their lives.

By 2020, Florida is expected to have a population exceeding 23.5 million with over 28 percent of that population being over the age of 60. Seniors comprise the state's second largest economic sector contributing a \$2.8 billion net tax benefit after all services are rendered. Florida's seniors donate \$3.5 billion to charities in addition to donating their time and talents in their communities.

Unfortunately, senior citizens are also a prime target for con artists perpetrating any number of scams. Seniors are generally hesitant to report when they have been a victim of fraud, and many times the cases are difficult to prosecute. However, informed seniors-like any other consumer-can protect themselves from scammers, and that is where the Florida Department of Agriculture and Consumer Services (FDACS) comes in.

FDACS is the state's clearinghouse for consumer complaints, protection, and information. The department provides a variety of resources to protect Florida consumers and ensures they have the information they need to make informed decisions. In that spirit, here is a brief recap of some of the top scams targeting seniors.

- **The IRS Phone Scam** — Scammers claim that an individual owes back taxes and penalties, and say that unless the person pays immediately, they could be arrested or have their home foreclosed on.
- **Sweepstakes Scam** — Fraudsters call or email victims and tell them they've won the lottery and just need to pay a fee to collect their winnings.
- **Social Security Scam** — Scammers either phone or email consumers, claiming to represent the Social Security Administration and ask consumers for personal information, such as their Social Security number, date of birth or bank account information.

- **Tech Support Scam** — Fraudsters pretend they work for a well-known tech company like Microsoft or Dell. They claim the consumer's computer has been infected with a virus, and then try to get remote access to the computer, as well as access to the victim's credit card or bank account information so that they can bill them for fixing the alleged problem.
- **Grandparent Scam** — Fraudsters pretend to be the victim's grandchild and claim they need money to get themselves out of an emergency, such as being arrested. Or they may claim to have kidnapped the senior's grandchild and ask for ransom.
- **Medicare Scam** — Scammers pose as Medicare representatives to get seniors to give them their personal information or pay for unnecessary services.
- **Romance Scam** — Fraudsters contact seniors through an online dating site or other kinds of social media. Once they've struck up a relationship, they ask for money, perhaps to pay for a trip to visit the senior or to cover some kind of emergency, like medical costs.

Seniors are encouraged to get educated on what frauds are out there and to remain vigilant at all times. Here are some tips on how to protect yourself and avoid being scammed.

- Know who you're dealing with. Independently verify any information you are provided.
- Pay the safest way. You can dispute credit card charges if you never get the goods or services.
- Guard your personal information.
- Stay safe online. Don't send sensitive information unless you are sure the website is secure.
- Be cautious about unsolicited emails.
- Resist pressure. Legitimate companies and charities will be happy to give you time to talk with trusted advisors and make an informed decision.
- Don't believe promises of easy money.
- Fully understand the offer.
- Check your bank accounts and credit reports regularly.

Consumers who believe fraud has taken place can contact the department's consumer protection and information hotline by calling 1-800-HELP-FLA (435-7352) or 1-800-FL-AYUDA (352-9832) for Spanish speakers or visit us online at FloridaConsumerHelp.com.

Scams involving your Social Security number and benefits are on the rise!

Here are the facts:

- Government employees will not threaten to take away benefits or ask for money or personal information to protect your Social Security card.
- Scammers can fake your caller ID. So don't be fooled if the call seems to be from the SSA's real phone number (800) 772-1213 or the SSA Inspector General's Fraud Hotline number.
- If a caller asks for your Social Security number, bank account number or credit card information, hang up.

Report suspected scams to the SSA Inspector General at (800) 269-0271 or oig.ssa.gov/report. Visit

[IdentityTheft.gov/SSA](https://www.IdentityTheft.gov/SSA) for more tips.

Information provided by the Consumer Financial Protection Bureau

In collaboration with: the Federal Trade Commission and the Social Security Administration.

Don't Be Tricked into Buying Free Government Forms

Companies that sell free government forms or persuade businesses they must file unnecessary paperwork have operated in Florida for several years. These companies send out mailers that mislead hard-working small business owners into paying unnecessarily to file corporate minutes or purchase posters that are available for free from the U.S. Department of Labor. In addition, some companies target students and persuade them into unnecessarily paying for forms that are available for free from the U.S. Department of Education.

The Government Imposter and Deceptive Advertisement Act (GIDAA) was enacted to protect individuals and businesses from being defrauded by companies that sell free government forms or impersonating government entities.

GIDAA prohibits these companies from using mailings, emails, or websites that target Floridians without prominent disclaimers stating that the sales materials are not related to any government filing and/or that the information or forms can be obtained free of charge. If forms are being offered, the disclaimer must also include the phone number of the agency that provides these documents for free.

Additionally, GIDAA prohibits sending or posting online any advertisement that simulates a court summons, complaint, jury notice or other judicial document. Also prohibited is falsely representing that a company or offer is:

- part of or associated with a government entity,
- approved, authorized or endorsed by a government entity,
- or from a government entity.

Violations could result in substantial civil fines and/or administrative fines up to \$10,000 per violation. Additionally, GIDAA gives individuals and businesses the right to bring an action to enforce the act and seek punitive damages and attorneys' fees and costs.

Consumers and businesses are requested to report suspected violations to the Florida Department of Agriculture and Consumer Services. Visit [FloridaConsumerHelp.com](https://www.FloridaConsumerHelp.com) to file a complaint or call 1-800-HELP-FLA (435-7352) or 1-800-FL-AYUDA (352-9832) en Español for more information.

Debt Collection Scams

Scammers are very good at impersonating legitimate businesses. It is for this reason that you should be

careful if you receive a call from someone claiming to be a debt collector, even if they have a lot of personal information about you. It may be a con artist running a "phantom debt collector" scam.

Keep the following tips in mind if you have been called by debt collectors:

1. Debt collection scams often involve callers claiming to be federal and state agents, investigators, or members of a law firm. Hang up and call the organization in question directly.
2. Beware of debt collectors who refuse to give you a mailing address or phone number, ask you for sensitive personal and financial information, refuse to give you information about your debt, or are trying to collect a debt that you do not recognize.
3. Check your credit report. If the debt the caller claims you owe is not listed on there, it's probably a scam.
4. Inform the caller that you will not discuss any debt until you receive written proof of the debt. The Fair Debt Collection Practices Act (FDCPA) requires debt collectors to send written notice with the amount owed and the name of the creditor within five days of contacting you.
5. According to FDCPA, a debt collector must stop calling you if you ask them in writing. A debt collector may begin to contact you again if they provide you with a written verification of the debt, such as a copy of a bill for the amount you owe.

Consumers or businesses that need information can contact the Consumer Assistance Center, which is staffed with trained analysts who answer questions on almost any topic. Find more information at FloridaConsumerHelp.com or by calling the Consumer Assistance Center at 1-800-HELP-FLA (435-7352) or 1-800-FL-AYUDA (352-9832).

FTC Settlement with Facebook

\$5,000,000,000 Unprecedented Penalty.

New privacy structure at Facebook.

New tools for FTC to monitor Facebook.

Source: Federal Trade Commission | FTC.gov

On July 24, 2019, the Federal Trade Commission (FTC) announced it had reached a settlement agreement with Facebook, Inc. imposing an historic penalty and significant requirements on the social media giant to boost accountability and transparency. The company will pay a record-breaking \$5 billion penalty and submit to new restrictions, and a modified corporate structure that will hold the company accountable for the decisions it makes about its users' privacy and to settle FTC charges that Facebook, Inc. violated a 2012 FTC order by deceiving users about their ability to control the privacy of their personal information.

Visit FTC.gov for more information.

[Click to View Food Recalls](#)

The Division of Food Safety monitors food from the point of manufacturing and distribution through wholesale and retail sales to ensure the public of

[Click to View Consumer Product Recalls](#)

The Consumer Product Safety Commission provides consumer product recall information as part of the agency's mission to protect

safe, wholesome and properly
represented food products.

consumers and families from
hazardous products.

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Florida Department of Agriculture and Consumer Services
Nicole "Nikki" Fried, Commissioner

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FDACS-P-00030 Rev. 08/19