

PRESENTER GUIDE: SCAMS AND FRAUD TARGETING SENIORS

Department of Agriculture, Trade and Consumer Protection,
Bureau of Consumer Protection

This Presenter Guide is a tool developed by the Bureau of Consumer Protection to assist presenters delivering the Scams And Fraud Targeting Seniors presentation.

Audience: General public, community groups, adult learners, and seniors.

Presentation Length: Approximately 60 minutes

Purpose: This guide provides facilitators with the resources needed to deliver the presentation effectively. It includes content, discussion prompts, talking points, and timed instructions for each slide, enabling flexible and adaptable delivery based on audience needs and time constraints.

The guide is not intended for distribution among session participants.

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1. COVER PAGE

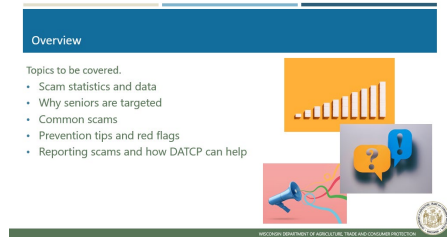
0.5 MIN

Facilitator Notes/Questions

INSTRUCTIONS FOR PRESENTERS

- Introduce yourself and welcome everyone.
- As an ice breaker, you may ask audience the following question:
 - Using a scale of 1 to 10, with 1 being not confident at all, and 10 being very confident, how confident are you in your ability to recognize a scam?
- Indicate that the purpose of this presentation is to equip the audience with information so they can be ready to recognize a scam and protect themselves and their families.

SLIDE



INSTRUCTIONS FOR PRESENTERS

Icebreakers – Best before covering the narrative

- You may consider asking the audience the following prompt questions:
 - How many of you have received a suspicious phone call, text, or email recently?
 - How many of you have received a call out of the blue from someone offering a 'new, upgraded' plastic Medicare card, or claiming your benefits will be canceled if you do not verify your number right away?

NARRATIVE

We live in an increasingly digital world, which is great for staying connected, but unfortunately, it also gives fraudsters new ways to operate. Every day, scammers become more sophisticated in how they try to trick people out of their money and personal information. Older adults are often the targets of these bad actors.

This workshop was created to equip you with tips and knowledge to help you identify the risks, protect yourself, and stay safe. Over the next hour, we are going to dive into a few key areas.

Here are the topics covered today:

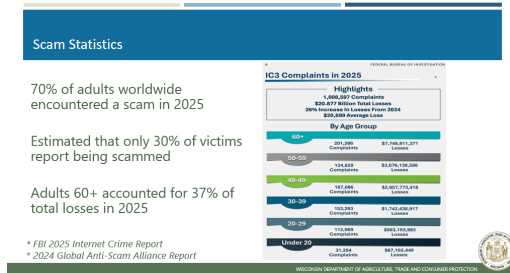
- **Scam statistics and data:** A look at the real numbers and the scale of fraud today.
- **Why seniors are targeted:** The reasons why criminals focus on trying to scam older adults.
- **Common scams:** Real-world examples of the scams targeting seniors.
- **Prevention tips and red flags:** The warning signs to be aware of so you can identify scams early.
- **Reporting scams and how DATCP can help:** How to use resources to report fraud and stay safe.

3. SCAM STATISTICS

2 MIN

Facilitator Notes/Questions

SLIDE



NARRATIVE

Fraud affecting older adults continue to reach record levels. This data helps us understand the true scope of how these scams are affecting older adults. The numbers on this slide show that fraud is no longer an isolated, occasional issue. It is a daily reality.

- **70% of adults worldwide encountered a scam in 2025.** If you feel like your phone or inbox is constantly targeted, this proves you are not alone.
- **Estimated that only 30% of victims report being scammed.** People often hold back out of embarrassment or the false belief that nothing can be done.
- **Adults aged 60+ accounted for 37% of total losses in 2025.** Criminals are intentionally targeting older adults to drain their retirement funds and life savings.

RESOURCES

- **Internet Crime Report | Federal Bureau of Investigation**
https://www.ic3.gov/AnnualReport/Reports/2025_IC3Report.pdf

4. SCAM STATISTICS

2 MIN

Facilitator Notes/Questions

SLIDE



NARRATIVE

The latest FBI Internet Crime Complaint Center (IC3) Annual Report reveals a devastating surge in cybercrime losses impacting older Americans.

- **Total Financial Losses:** Over \$7 billion was stolen from older adults in 2025.
- **Annual Loss Spike:** This represents an alarming 37% increase in losses compared to the prior year. Losses continue to increase every year.
- **Average Loss:** For adults over 60, the average loss per incident is over \$38,000.
 - Most devastatingly, in 2025 over 12,000 elderly victims each lost more than \$100,000 to a single fraud scheme.

These numbers prove that cybercriminals are not just looking for quick pocket change. They are intentionally targeting retirement funds and life savings.

Behind each number there is a victim and a story of fraud. I will explain how some of them happen in this presentation so you can avoid joining this number. Let's look at the specific types of schemes they are using to do this.

RESOURCES

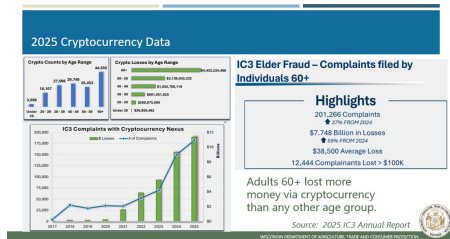
- **Internet Crime Report | Federal Bureau of Investigation**
https://www.ic3.gov/AnnualReport/Reports/2025_IC3Report.pdf

5. 2025 CRYPTOCURRENCY DATA

2 MIN

Facilitator Notes/Questions

SLIDE



INSTRUCTIONS FOR PRESENTERS

- You may consider indicating that scammers prefer this payment method because older adults are less familiar with this payment method, and this gives scammers another opportunity for manipulation.

NARRATIVE

Scamming through cryptocurrency has become the most dangerous tactic in the modern scammer's playbook. This is because once the money is sent as cryptocurrency, it is virtually impossible for law enforcement or a bank to return it to the rightful owner.

Data from the FBI Internet Crime Complaint Center (IC3) reveals that cryptocurrency fraud has become the single most financially devastating threat targeting older adults, with seniors bearing the brunt of the nation's total crypto losses.

- The Highest-Hit Demographic:** Older adults over 60 suffered more crypto losses than any other age bracket—nearly double the next-closest age group.
- Adults age 60+ accounted for 50% of all losses in 2025, totaling \$4 billion.

RESOURCES

- Internet Crime Report | Federal Bureau of Investigation**
https://www.ic3.gov/AnnualReport/Reports/2025_IC3Report.pdf

6. SCAM STATISTICS

2 MIN

Facilitator Notes/Questions

SLIDE



NARRATIVE

This data from the Federal Trade Commission shows a very clear pattern: Scammers will always find a way to get their message through to potential victims.

They aren't just using one type of contact method, they use them all.

As reported by the Federal Trade Commission in 2024.

- **Phone calls:** Personal connection and the ability to manipulate victims, is why phone calls result in the highest per-person reported losses, with a median loss of \$1,500.
- **Social media:** These platforms allow scammers to build trust over time and deliver personalized scams. This category saw the highest overall reported losses at a staggering \$1.9 billion.
- **Email:** Emails allow scammers to deploy phishing attempts and reach massive numbers of potential victims, resulting in the highest overall number of reports at 372,000.

How this data shifts for adults over 60

- **Phone calls:** Reported median individual losses remained far higher for phone fraud at \$2,210 for adults over 60.
- **Social media:** Older adults' aggregate losses and number of loss reports were highest on fraud that started on social media. Adults over 60 lost \$744 million through social media-based scams.
- **Email:** Accounted for 13% of large-scale fraud reports.

RESOURCES

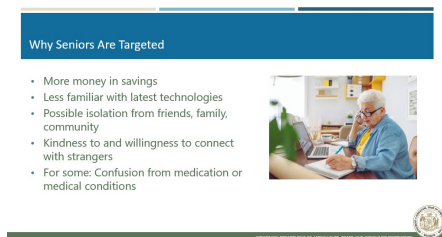
- **FTC 2024 Data Book | Federal Trade Commission**
<https://www.ftc.gov/reports/consumer-sentinel-network-data-book-2024>
- **False alarm, real scam: how scammers are stealing older adults' life savings | Federal Trade Commission**
<https://www.ftc.gov/news-events/data-visualizations/data-spotlight/2025/08/false-alarm-real-scam-how-scammers-are-stealing-older-adults-life-savings>

7. WHY SENIORS ARE TARGETED

3 MIN

Facilitator Notes/Questions

SLIDE



Why Seniors Are Targeted

- More money in savings
- Less familiar with latest technologies
- Possible isolation from friends, family, community
- Kindness to and willingness to connect with strangers
- For some: Confusion from medication or medical conditions

WISCONSIN DEPARTMENT OF AGRICULTURE, TRADE AND CONSUMER PROTECTION

NARRATIVE

Scammers don't always select their targets at random. Sometimes, they specifically engineer their tactics to exploit the unique life stages, financial situations, and generational traits of older adults. Here are core vulnerabilities that make older adults the primary target for scammers.

1) More money in savings

- Seniors often hold retirement accounts, pensions, or home equity.
- Scammers target accumulated lifelong saving.
- Higher available cash reserves lead to devastatingly large individual losses.

2) Less familiar with latest technologies

- Rapid shifts in communication tools create knowledge gaps.
- Scammers easily exploit unfamiliarity with remote access software and cryptocurrency.
- Scammers use technical jargon to confuse and overwhelm older adults.

3) Possible isolation from friends, family, community

- Living alone reduces opportunities to double-check suspicious situations with family.
- Scammers spend weeks building trust through false relationships or romance.
- Isolation prevents victims from getting a second opinion before sending funds.

4) Kindness to and willingness to connect with strangers or authorities

- Older demographics are often conditioned to respect authority or help strangers.
- Victims hesitate to hang up or abruptly cut off a conversation.
- Criminals scare older adults with prosecution for fictitious crimes unless they comply.

5) For some: Confusion from medication or medical conditions

- Mild cognitive decline, dementia, or heavy medications impair financial decision-making.
- High-stress tactics trigger panic, bypassing logical analysis of the situation.
- Scammers deliberately repeat aggressive calls to exploit memory gaps or disorientation.

RESOURCES

- **Imposter Scams | Department of Agriculture, Trade and Consumer Protection (DATCP)**
<https://datcp.wi.gov/Pages/Publications/ImposterScams214.aspx>

8. SCAM TRENDS: PHONE

3 MIN

Facilitator Notes/Questions

SLIDE



NARRATIVE

Scammers use various methods to engage older consumers. Median individual losses continued to be highest for frauds that started with a phone call.

According to the Federal Trade Commission (FTC), the largest share of 2024 no-loss reports by older adults were about phone scams, and these were most often calls from scammers impersonating the government and well-known businesses, particularly Medicare, Amazon, and banks.

FINANCIAL IMPACT ON ADULTS OVER 60

Data reported to the FTC related to method of contact: Phone call targeting adults over 60.

- Total loss: \$ 502 million.
- Number of reports: 20,000.
- Median loss: \$2,200 – median loss for all ages is \$1,500.
Source: Federal Trade Commission

Be aware of:

- **Spoofing:**
Scammers often "spoof" the sender's name on caller ID to make it look like the call is coming from a legitimate source, like your bank or a well-known company.
- **Robocalls**
Automated calls request some victims to press buttons, or say "yes" or "no" to prompt questions.

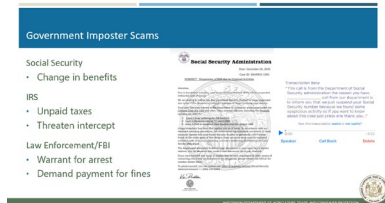
HOW TO PROTECT YOURSELF

- Do not answer calls from unknown callers.
- If you receive unsolicited calls, do not press any buttons or respond to questions, even if it is a simple "yes."
 - Saying "yes" may be recorded and used to confirm acceptance for subscription, payment, calls, etc.
- If in doubt whether the call is legitimate, hang up, verify the real phone number of the business or organization that called you, and initiate a call using that verified information to confirm the authenticity of the first call.


RESOURCES

- **Protecting Older Consumers 2024–2025 | Federal Trade Commission**
https://www.ftc.gov/system/files/ftc_gov/pdf/P144400-OlderAdultsReportDec2025.pdf
- **Imposter Scams | Department of Agriculture, Trade and Consumer Protection (DATCP)**
<https://datcp.wi.gov/Pages/Publications/ImposterScams214.aspx>

SLIDE



INSTRUCTIONS FOR PRESENTERS

- You may consider playing the 35-second audio files included in the slide. To play, click on the symbol . This slide contains two audio files.

NARRATIVE

Government imposter scams are when fraudsters pretend to work for the government and use that false authority to trick consumers out of their money, or to disclose their personal or financial information. Criminals leverage fear by threatening you with immediate arrest, asset forfeiture, or prosecution for fictitious crimes unless you comply.

A few examples include:

- **Jury Duty Scam:** Criminals pose as a court official or law enforcement and claim you have missed a jury summons, then threaten you with arrest or fines unless immediate payment is made.
- **IRS Scams:** Criminals pose as an IRS employee claiming you owe immediate back taxes or are eligible for an unclaimed credit.
- **Social Security Scams:** Criminals impersonate Social Security Administration officials and claim your SSN is tied to a crime, then ask for personal data or money to "reactivate" it.

TACTICS USED BY SCAMMERS

- **Social engineering:** Scammers may use persuasive language or play on emotions like fear to manipulate the recipient into providing personal information, and/or providing payment for unpaid taxes, expired benefits, or warrant for arrests.
- **Urgency:** Scammers create a sense of urgency by claiming there is an issue with your Social Security account or benefits, or they use fear and intimidation by threatening you with arrest warrants. They may ask you to disclose personal information to confirm your identity.
- **Urgent payment demands:** Scammers will often threaten a consumer with arrest or fines unless payment is made, creating a sense of urgency to prevent victims from verifying the information.

HOW TO PROTECT YOURSELF

- Do not disclose personal information if you did not initiate the call.
- If in doubt whether the call is legitimate, hang up and verify the real number of the business or organization that called you. Initiate a call to confirm the authenticity of the first call.

IMPORTANT CONSIDERATIONS

- The federal government does not make unsolicited phone calls.
- Government agencies rarely work at night – therefore they would not be calling you after 5 p.m.
- Social Security will never ask for your Social Security number.
- Social Security/IRS will not call you unexpectedly. You can make appointments for phone calls – but initial correspondence comes in the mail.

10. MEDICARE IMPOSTER SCAMS

3 MIN

Facilitator Notes/Questions

SLIDE



NARRATIVE

Medicare imposter scams involve fraudsters posing as Medicare representatives to steal personal information and money, or to bill you for fake services.

Tactics used by scammers

- **The "New Plastic Card" Scam:** One of the most prevalent schemes involves callers claiming Medicare is issuing new "plastic," "chip-enabled," or "secure" cards to replace current paper ones. They may ask for your Medicare number or a "processing fee" to send the replacement. Fact: Medicare only issues paper cards and will never charge for a new one.
- **"Free" Medical Equipment (DME Fraud):** Scammers call offering free back braces, knee braces, or diabetic supplies. They request your Medicare number to "verify coverage," then bill Medicare for expensive equipment that is either never sent or is of poor quality.
- **Hospice Enrollment Fraud:** A growing and dangerous scam where seniors are enrolled in hospice care without their knowledge. Scammers may promise "extra benefits" like home cleaning or nurse visits. This can impact your ability to receive curative care because Medicare stops paying for life-saving treatments once a patient is marked for hospice.
- **The "Refund" or "Rebate" Scam:** Scammers claim you are owed a refund due to a change in Medicare coverage or an overpayment. They ask for your bank account information to "direct deposit" the funds, but instead use it to drain your account.
- **Medicare Advantage "Switching" Scam:** Aggressive telemarketers pose as Medicare representatives and pressure you to switch plans, often promising lower premiums or better benefits. They may use misleading information to enroll you in a plan that doesn't include your doctors or drugs.

HOW TO PROTECT YOURSELF

- **Never Give Personal Information:** Do not share your Medicare number. Protect your Medicare number the same way you protect your Social Security and bank account numbers.
- **Verify Official Communication:** Medicare sends official information via mail; they do not call to sell products or services.
- **Do Not Trust Caller ID:** Technology allows scammers to fake caller ID, making it look like a trusted entity.

IMPORTANT CONSIDERATIONS

- Medicare will never call you, text you, or come to your home to sell services, verify your number, or issue new cards. Hang up immediately on unsolicited calls asking for your Medicare number.

11. UTILITY IMPOSTER SCAMS

2 MIN

Facilitator Notes/Questions


SLIDE

The slide is titled "Utility Imposter Scams" and includes a speaker icon. It lists common tactics used by scammers in the utility industry:

- Water, Gas, Electric, Telecommunications:
- Threaten to cut off service
 - "Crew is on the way"
- Ask victim to "verify" account information
 - Personal info
 - Payment/Banking info
 - Rebate or discount promotion

A photograph of utility trucks is shown on the right side of the slide.

INSTRUCTIONS FOR PRESENTERS

- You may consider playing the 15-second audio file included in the slide. To play, click on the symbol .

NARRATIVE

Utility imposter scams involve individuals pretending to be utility company representatives to deceive customers into paying fraudulent bills or providing personal information. Scammers often use phone calls, claiming payment is overdue and service will be cut off if payment is not made immediately.

Why older adults are specifically vulnerable

- Health and Safety Vulnerabilities:** Criminals know that some older adults are deeply dependent on continuous electricity and heating/cooling due to medical conditions, making them more susceptible to panic when threatened with a shut-off.

TACTICS USED BY SCAMMERS

- Social engineering:** Scammers may use persuasive language or play on emotions like fear to manipulate the recipient into providing personal information, and providing payment for fake unpaid bills.
- Urgency:** They create a sense of urgency by claiming an issue with payment of your bill.
- Threats:** Scammers will often threaten immediate disconnection unless payment is made, creating a sense of urgency to prevent victims from verifying the information. They also claim it will take several days to restore the connection along with a reconnection fee.
- Requests for personal information:** Scammers may ask for personal information like bank account details or Social Security numbers with the excuse of verifying the account or initiating a payment.
- Unusual payment methods:** They may request payment through prepaid cards, gift cards, wired money, or digital payment apps, which are not legitimate methods for utility payments.

HOW TO PROTECT YOURSELF

- Contact your utility company directly:** Hang up and call your utility company directly using the phone number on your bill or their official website to verify any information or payment requests.
- Be suspicious of unusual payment methods:** Never provide payment via prepaid cards, gift cards, or payment apps.
- Do not trust your caller ID:** Do not assume a call is legitimate just because the caller ID displays a utility company name or number. Call the utility company directly using the phone number on your bill or their website to confirm any inquiries.

RESOURCES

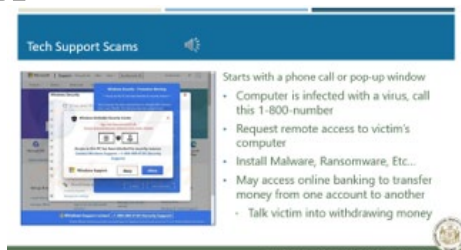
- Imposter Scam: Fake Utility Calls | DATCP**
https://datcp.wi.gov/Pages/News_Media/20180823CA_UtilityScams.aspx

12. TECH SUPPORT SCAMS


2 MIN

Facilitator Notes/Questions

SLIDE



INSTRUCTIONS FOR PRESENTERS

- You may consider playing the 13-second audio file included in the slide. To play click on the symbol .

NARRATIVE

Tech support scams disproportionately affect older adults. Tech support scams involve fraudsters posing as legitimate technical support, often claiming a computer problem exists and offering to fix it if you pay. Scammers often use fake pop-ups or unsolicited calls/emails to trick seniors into granting remote access, installing malware, or providing personal/financial information.

FINANCIAL IMPACT ON ADULTS OVER 60

- Adults 60 and older are five times more likely to fall victim to tech support scams than younger adults, according to Federal Trade Commission data.
- Older adults reported losing a total of \$159 million to tech support fraud in 2024.
Source: Federal Trade Commission

TACTICS USED BY SCAMMERS

- Unsolicited contact and fake security alert:**
 - Starts with a phone call or pop-up window.
 - A computer pop-up indicates the device is infected with a virus and instructs users to call a toll-free number.
- Remote access:**
 - The scammer requests remote access to the victim's computer.
 - Scammer may install malware or ransomware.
 - Scammer may access online banking to transfer money from one account to another.
- Requests for payment:**
 - Scammers may ask for payment in unconventional ways like cryptocurrency gift cards, reloadable debit cards, or wire transfers, which are difficult to reverse.

HOW TO PROTECT YOURSELF

- Hang up or ignore:** If you receive an unsolicited call or message, hang up or ignore it.
- Verify the source:** If you are unsure about the legitimacy of a contact, verify it with the company you are dealing with by contacting them through their official website or phone number. Software companies do not contact consumers through pop-ups in your computer or through unsolicited phone calls.
- Don't click on links or download attachments:** Be careful clicking on links or downloading attachments from unknown sources, especially if they appear to be from tech support. If someone is pressuring you to take action quickly or is using scare tactics, it is a good sign that something is wrong.

- **Requests for remote access:** Never give remote access to your computer to someone you did not initiate contact with.

RESOURCES

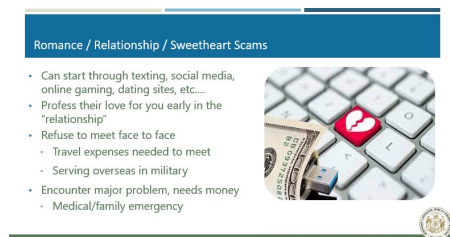
- **Consumer Guide | DATCP**
<https://datcp.wi.gov/Documents2/DATCPConsumerGuide.pdf>
- **Protecting Older Consumers 2024–2025 | Federal Trade Commission**
https://www.ftc.gov/system/files/ftc_gov/pdf/P144400-OlderAdultsReportDec2025.pdf

13. ROMANCE / RELATIONSHIP / SWEETHEART SCAMS

3 MIN

Facilitator Notes/Questions

SLIDE



Romance / Relationship / Sweetheart Scams

- Can start through texting, social media, online gaming, dating sites, etc....
- Profess their love for you early in the "relationship"
- Refuse to meet face to face
 - Travel expenses needed to meet
 - Serving overseas in military
- Encounter major problem, needs money
 - Medical/family emergency

NARRATIVE

Romance scams are devastating for older adults. Romance scams are deceptive schemes where fraudsters build fake online relationships to gain trust and then manipulate their victims into sending money or personal information. They often use fake profiles and romantic enticements to extract funds or gain access to sensitive data. Loneliness and isolation make older adults prime targets, often resulting in total life savings depletion and lasting psychological trauma.

Reports show romance scammers often use dating apps to target older adults looking for love. But reports of romance scams that start with unexpected private messages on social media platforms are even more common.

FINANCIAL IMPACT ON ADULTS OVER 60

- Adults over 60 lost \$584 million to romance scams in 2025, a 50% increase from 2024.
Source: Internet Crime Report | Federal Bureau of Investigation

TACTICS USED BY SCAMMERS

In romance scams, a criminal uses a fake online identity to gain a victim's affection and trust. The scammer then uses the illusion of a romantic or close relationship to manipulate and/or steal from the victim.

- **Methods of engagement:**
Communications can start through texting, social media, or dating sites. Scammers will pressure victims to move the conversation to a messenger platform such as WhatsApp.
- **Building a fake relationship:**
The scammer establishes a relationship as quickly as possible. The scammer then uses the illusion of a romantic or close relationship to manipulate and/or steal from the victim.
- **False promises:**
Scammers may propose marriage and make plans to meet in person; they will use affectionate language and shared interests to create a strong emotional connection.
- **Too quick to love:**
Scammers often express strong feelings and commitment very early in the relationship. They use a manipulation tactic known as "love bombing", where someone manipulates another person with excessive affection and attention to gain control and develop dependency.
- **Requests for money:**
Once trust is built, they invent stories about emergencies, financial difficulties, or the need for help with travel or other expenses to get the victim to send money or provide financial information.

HOW TO PROTECT YOURSELF

Do not ignore the red flags even though you may want to.

- **Be cautious if someone requests that you send money:**
Never send money to anyone you have only communicated with online or by phone.
- **Don't give in to pressure:**
Scammers often use emotional manipulation, so trust your instincts and do not send money or provide personal information.

IMPORTANT CONSIDERATIONS

- If the person refuses to meet in person or always has excuses for not doing so, it could be a red flag.
- Scammers often pose as soldiers, doctors, or other professions to appear trustworthy and explain their inability to meet in person.
- Scammers may lure victims to invest in cryptocurrency scams, or pig butchering scams. (This is addressed in slide #21.)

RESOURCES

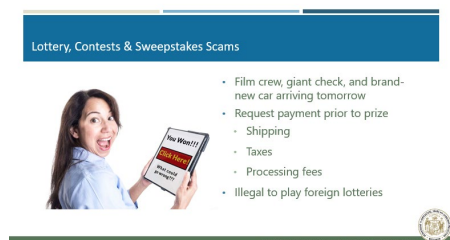
- **Consumer Guide | DATCP**
<https://datcp.wi.gov/Documents2/DATCPConsumerGuide.pdf>

14. LOTTERY, CONTEST, AND SWEEPSTAKES SCAMS

3 MIN

Facilitator Notes/Questions

SLIDE



Lottery, Contests & Sweepstakes Scams

- Film crew, giant check, and brand-new car arriving tomorrow
- Request payment prior to prize
 - Shipping
 - Taxes
 - Processing fees
- Illegal to play foreign lotteries

NARRATIVE

Lottery and sweepstakes scams are fraudulent schemes in which scammers contact individuals, typically via email or phone, to falsely claim the victim has won a lottery or sweepstakes prize. The victim is asked to pay fees or taxes upfront to claim their supposed winnings. These scams are designed to deceive individuals into providing money or personal information under the false promise of a substantial prize.

FINANCIAL IMPACT ON ADULTS OVER 60

- Adults over 60 lost \$584 million to lottery, contest, and sweepstakes scams in 2025, a 79.6% increase from 2024.
Source: Internet Crime Report | Federal Bureau of Investigation

TACTICS USED BY SCAMMERS

- **Scammers use names of organizations you might recognize to gain your trust:**
Scammers might pretend to be from well-known companies that run real sweepstakes. However, no real sweepstakes company will contact you asking for money to claim a prize.
- **Promises of huge prizes:**
Scammers call you by phone or send you a message (via text, email, or social media) to get your personal information. They might say you won a gift card, or something expensive like an iPad or a new car from your local dealership. They may say the film crew with giant check, or brand-new car will be arriving tomorrow.
- **Requests for money:**
Scammers pressure you to act now to get a prize. They will request payment prior to sending your prize for things such as shipping, taxes, and processing fees.

IMPORTANT CONSIDERATIONS

- It is illegal for U.S. citizens to play a foreign lottery. Don't trust someone who asks you to break the law.
- Scammers make it seem like you are the only person who won a prize. However, the same text, call, email, or letter went to lots of people.
- If you have to pay to get your prize, it is a scam.
- If you have to pay to increase your odds of winning, it is a scam.
- If you have to give your financial or personal information, it is a scam.
- If you never entered a contest, you cannot win it.

RESOURCES

- **United States Postal Service | Foreign Lotteries**
<https://about.usps.com/publications/pub300a>.

15. GRANDPARENT SCAM

3 MIN

Facilitator Notes/Questions

SLIDE

Grandparent Scam

- Grandchild has been arrested or involved in a crash
 - "crash" may involve a broken nose, why?
- May use A.I. to mimic a grandchild's voice
- Trick you into saying a name
- Get information from social media
- "Shhhh" don't tell anyone
- May impersonate law enforcement or lawyer
- Family password

INSTRUCTIONS FOR PRESENTERS

- This is a good time to engage the audience by asking if anyone has received a grandparent scam call.

NARRATIVE

Grandparent scams target older adults by impersonating a family member in distress and requesting immediate financial help.

TACTICS USED BY SCAMMERS

- **Impersonation:**
Scammers pretend to be a grandchild or family member, often using information from social media to make the story seem real. Scammers may use A.I. to mimic a voice, via voice cloning.
- **Emergency situation:**
They may indicate the grandchild or family member has been arrested or involved in a crash. They may impersonate a doctor, law enforcement or a lawyer.
- **Urgency, pressure and secrecy:**
Scammers rush targets into making a decision before they can think clearly, sometimes instructing them to keep the situation secret.
- **Method of payment:**
Scammers request money through cryptocurrency, wire transfers, gift cards, or other methods that are difficult to recover and track.

HOW TO PROTECT YOURSELF

- **Verify the caller's identity:**
Ask specific questions that only your family member would know the answer to. Create a family passcode that only the inner circle of the family knows.
- **Don't give in to pressure:**
Scammers often use emotional manipulation. Pause and think before acting, especially if you are feeling emotional distress.
- **Contact family members:**
Call your grandchild or another trusted family member to confirm the story and the caller's identity.
- **Avoid sending money:**
Be cautious about sending money through methods that are difficult to trace or recover.

RESOURCES

- **Senior phone scams | DATCP**
<https://datcp.wi.gov/Pages/Publications/SeniorsPhoneScams283.aspx>

16. INVESTMENT SCAMS

3 MIN

Facilitator Notes/Questions

SLIDE



NARRATIVE

Investment scams are the most financially devastating fraud affecting adults over 60. In 2025, older adults reported losing far more money to investment scams than to any other fraud type. Victims often reported that scammers first targeted them on social media before moving conversations to private messaging apps.

Because seniors often have accumulated significant lifetime savings and home equity, the financial damage is severe; the average loss for an older victim often exceeds tens of thousands of dollars, with many individuals losing hundreds of thousands.

Criminals prey on older adults because they are often viewed as more trusting, polite, and eager to secure financial stability for retirement or their families. Scammers sometimes leverage loneliness to build a false sense of trust before pitching their investment lie.

FINANCIAL IMPACT ON ADULTS OVER 60

- Adults over 60 lost \$3.52 billion to investment scams in 2025, with a 97% increase from 2024. *Source: Internet Crime Report | Federal Bureau of Investigation*

COMMON INVESTMENT SCAMS

- **Cryptocurrency and AI Investment Schemes:** Scammers use fake trading platforms and AI-driven "guaranteed" returns to lure seniors into investing in digital assets, causing massive losses.
- **Gold and Precious Metals Scams:** Fraudsters pose as "senior specialists" advising seniors to liquidate IRAs or 401(k)s to purchase physical gold, often charging excessive fees or selling nonexistent assets.
- **"Free Lunch" Seminars and "Senior Specialists":** Con artists offer complimentary meals to promote fake investment opportunities, utilizing high-pressure tactics to encourage fast decisions.
- **Rug Pulls:** Common with new crypto projects. Early investors are excited to buy in at a low price per token with hopes to get rich when it takes off. But developers suddenly abandon the project taking the investors funds and making the tokens worthless.
- **Pump and Dump Schemes:** Scammers inflate the price of worthless stocks through false, optimistic statements, then sell their shares, leaving seniors with worthless investments.
- **Real Estate Investment Scams:** Someone tells you that a "world-class" property development is a great investment deal. But once you decide to buy and give them your money, you find out the "world-class" property takes years to build, lacks the promised amenities, or isn't built at all. And if you try to resell the land, you can't find a buyer.

HOW TO PROTECT YOURSELF

- **Be wary of unexpected messages or texts:** Especially those from "wrong numbers" or unknown individuals.
- **Be suspicious of promises of unrealistic returns:** If something seems too good to be true, it probably is.
- **Don't rush into investing:** Take your time to research and verify any investment opportunity before making any decisions.
- **Don't send money to strangers online:** Never send money to someone you have not met in person or whose identity you have not verified.

RESOURCES

- **Investment Scam Tracker | Wisconsin Department of Financial Institutions**
<https://dfi.wi.gov/Pages/Securities/InvestorResources/InvestmentScamTracker.aspx>
- **Internet Crime Report | Federal Bureau of Investigation**
https://www.ic3.gov/AnnualReport/Reports/2025_IC3Report.pdf

17. REVERSE MORTGAGE SCAMS

3 MIN

Facilitator Notes/Questions

SLIDE



NARRATIVE

Reverse mortgage scams target older homeowners. Scammers want to steal their home equity or personal information. While a legitimate reverse mortgage is a financial tool for those 62 and older, fraudsters use deception and high-pressure tactics to exploit it.

COMMON REVERSE MORTGAGE SCAMS

- **Contractor and Vendor Fraud:** Unsolicited contractors may approach seniors claiming "urgent" repairs are needed (e.g., roof or foundation issues). They pressure the homeowner into a reverse mortgage to pay for the work, then either perform subpar repairs or disappear with the money entirely.
- **Foreclosure Rescue Scams:** Fraudsters target seniors falling behind on property taxes or existing mortgage payments. They promise a reverse mortgage will "save" the home but instead charge excessive fees or steal the equity, often leaving the senior in a worse financial position.
- **Flipping and Equity Theft:** Scammers may convince a senior to "purchase" a distressed property with a reverse mortgage, often promising it's a "free home" with no down payment. In reality, the property is in disrepair, and the scammer pockets the loan proceeds from the inflated appraisal.
- **Investment and Annuity Scams:** Lenders or "financial advisors" might pressure seniors to take out a reverse mortgage to invest in annuities or life insurance. These investments often yield lower returns than the interest accumulating on the loan, rapidly depleting the homeowner's equity.

REG FLAGS

- **Upfront Fees:** Legitimate Home Equity Conversion Mortgage (HECM) lenders do not charge upfront fees, except for the cost of a required home appraisal.
- **"Free Money" Claims:** No reverse mortgage is "free money." It is a loan with interest, fees, and strict repayment requirements when the borrower moves out or passes away.
- **Requests to Skip Counseling:** Federal law requires all HECM borrowers to meet with a federal Department of Housing and Urban Development (HUD) approved housing counselor. Anyone suggesting you skip this step is likely a scammer.

HOW TO PROTECT YOURSELF

- **Mandatory Counseling:** As indicated above, federal law requires you to meet with a HUD-approved housing counselor before getting a HECM reverse mortgage. Use the HUD Counselor Search to find a legitimate professional.
- **Verify Licenses:** Ensure lenders and contractors are licensed in Wisconsin.

RESOURCES

- **Reverse Mortgage Schemes - Fraud Bulletin | U.S. Department Of Housing And Urban Development**
<https://www.hudoig.gov/fraud-prevention/reverse-mortgage-schemes-fraud-bulletin>
- **HUD Counselor Search | U.S. Department Of Housing And Urban Development**
https://answers.hud.gov/housingcounseling/s/?language=en_US

18. HOW TO AVOID BEING SCAMMED

2 MIN

Facilitator Notes/Questions

SLIDE

How to Avoid Being Scammed

- Remember the Federal government won't call you. They'll send a letter
- Avoid urgent, intimidating, & threatening messages
- Don't trust anyone who wants you to lie or keep something a secret from family and friends
- Don't trust an online romance who refuses to meet or video call
- Never give remote access to your computer



NARRATIVE

- Remember, the federal government will not call you. They will send a letter.
- Avoid urgent, intimidating, and threatening messages.
- Don't trust anyone who wants you to lie or keep something a secret from family and friends.
- Don't trust an online romance who refuses to meet or video call.
- Never give remote access to your computer.

RESOURCES

- **Scam and Fraud Tips and Info | DATCP**
<https://datcp.wi.gov/Pages/Publications/ScamsFraudFactSheets.aspx>
- **Ten Tips to Avoid Fraud | DATCP**
<https://datcp.wi.gov/Documents/TenTipsToAvoidFraud327.pdf>

19. HOW TO AVOID BEING SCAMMED (CONT.)

2 MIN

Facilitator Notes/Questions

SLIDE

How to Avoid Being Scammed (cont.)

- Never pay to claim a prize
- Never click links in unknown or unsolicited texts and emails
- Only give to charities you contact directly
- Never follow investing advice from someone you met online
- Be cautious of A.I. impersonating loved ones
- Only trust phone numbers listed on your bills and on the back of the cards in your wallet



NARRATIVE

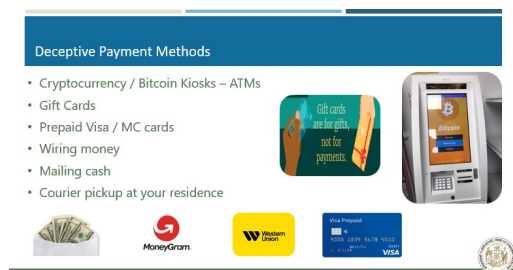
- Never pay to claim a prize.
- Never click links in unknown or unsolicited texts and emails.
- Only give to charities you contact directly.
- Never follow investing advice from someone you met online.
- Be cautious of A.I. impersonating loved ones.
- Only trust phone numbers listed on your bills and on the back of the cards in your wallet.

20. DECEPTIVE PAYMENT METHODS (RED FLAGS)

3 MIN

Facilitator Notes/Questions

SLIDE



NARRATIVE

1) Cryptocurrency

How it works: Scammers ask you to send them cryptocurrency, often claiming it is a secure payment method. Scammers increasingly use cryptocurrency ATMs to steal money by directing their victims to deposit cash, which is then converted to cryptocurrency and sent to the scammer's wallet, making recovery difficult.

Why they use it: Cryptocurrency transactions are difficult to trace. Cryptocurrency is not regulated by the government.

2) Gift cards

How it works: Scammers instruct you to buy gift cards from a specific retailer and then send them the codes and card numbers.

Why they use it: Gift cards are difficult to trace, and once the codes are used, the money is gone.

3) Prepaid Visa / MasterCard gift cards

How it works: Scammers trick victims into purchasing and providing information from prepaid Visa and MasterCard gift cards.

Why they use it: Scammers ask for these cards because they offer a fast and untraceable way to steal money.

4) Wire transfer

How it works: Scammers request you send money to them under false pretenses, often through email scams, phishing, or social engineering.

Why they use it: Wire transfers are difficult to reverse, making it hard for victims to get their money back.

5) Mailing cash

How it works: Scammers trick victims into physically mailing cash to a physical address or P.O. Box. It often targets older adults. Scammers instruct victims to hide cash inside magazines and demand overnight delivery using various carriers including UPS, FedEx, and the U.S. Postal Service.

Why they use it: Cash mailing is untraceable, avoids law enforcement and banking oversight, and is harder to detect in transit. Once the scammers receive the cash, they disappear.

6) Courier pickup at your residence

How it works: This is not a payment method, but rather a delivery method, by which scammers convince victims to hand over cash, prepaid cards or even gold bars as a form of payment to a fake courier.

Why they use it: This method avoids digital fraud detection, allows for instant theft, and keeps transactions untraceable.

21. IF YOU SENT MONEY, REPORT IT ASAP!

3 MIN

Facilitator Notes/Questions

SLIDE

If You Sent Money, Report it ASAP!

Cryptocurrency:

- Contact the FBI at www.ic3.gov.
- File complaint with kiosk vendor and WI DOJ, WI DFI, or law enforcement within 30 days.

Gift Cards/Prepaid Visa or MC:

- Contact the card issuer (e.g., Apple, Amazon, Visa) to freeze the funds.

Wiring Money:

- Contact Western Union or MoneyGram.

WISCONSIN DEPARTMENT OF AGRICULTURE, TRADE AND CONSUMER PROTECTION

NARRATIVE

If you or someone you love realizes they've been scammed, the most important thing to do is act immediately. Every minute counts when it comes to stopping a transaction. Here is what you need to do based on how the money was sent:

Cryptocurrency:

- Within 30 days, file a complaint with both 1) kiosk vendor and 2) WI Department of Justice, WI Department of Financial Institutions, or law enforcement.
 - Per Wisconsin Law, the crypto kiosk operator must issue a refund to a customer, upon the customer's request, for the full amount of a transaction if:
 - 1) the customer was fraudulently induced to engage in the transaction and
 - 2) within 30 days after the transaction, the customer contacted the virtual currency kiosk operator and a government or law enforcement agency to inform them of the fraudulent nature of the transaction.
- Follow up with a report to the DATCP Bureau of Consumer Protection.
- Contact the FBI at www.ic3.gov.

Gift Cards/Prepaid Visa or MC:

- Contact the card issuer (e.g., Visa, Mastercard, Apple, Amazon) to freeze the funds.

Wiring Money:

- Contact Western Union or MoneyGram or issuing institution

22. IF YOU SENT MONEY, REPORT IT ASAP!

3 MIN

Facilitator Notes/Questions

SLIDE

If You Sent Money, Report it ASAP!

Bank Transaction:

- Contact your Bank/Credit Union to stop/reverse the transaction.





Through the Mail:

- Contact USPS, FedEx, UPS to stop the shipment.

Gold / In-Person:

- Contact 911 / local law enforcement.

Don't be ashamed to ask for help and encourage others to file a complaint.



NARRATIVE

If the money was sent through a bank, the mail, or even handed over in person. Follow these steps:

Bank Transaction:

- Contact your Bank/Credit Union to stop/reverse the transaction.

Through the Mail:

- Contact USPS, FedEx, UPS to stop the shipment.

Gold / In-Person:

- Contact 911 / local law enforcement.

Bureau of Consumer Protection

- Follow up with a report to local law enforcement and Bureau of Consumer Protection

23. FILING A COMPLAINT WITH DATCP

1 MIN

Facilitator Notes/Questions

SLIDE

FILING A COMPLAINT WITH DATCP

- Consumers have several options to submit a complaint:
 - File online at ConsumerProtection.wi.gov.
 - Download the form on DATCP's website.
 - Contact DATCP's Consumer Protection Hotline and have a complaint mailed to you.
- Completed complaints and copies of relevant documents should be mailed to:
DATCP Bureau of Consumer Protection
PO Box 8911
Madison, WI 53708-8911
- Hotline staff can schedule onsite appointments to assist with submitting a complaint.
- Video tutorials on DATCP's website explain how to submit a complaint and what to expect afterwards.

WISCONSIN DEPARTMENT OF AGRICULTURE, TRADE AND CONSUMER PROTECTION

INSTRUCTIONS FOR PRESENTER

- Encourage the audience, when filing a complaint, to omit or mark out any confidential or personal information (e.g., checking account number, credit card number, Social Security Number, date of birth, etc.) if it is not relevant to the complaint.

NARRATIVE

Consumers have several options to submit a complaint:

- Consumers can file complaints online by visiting: ConsumerProtection.wi.gov.
- Consumers can submit a complaint by mail by downloading the form on DATCP's website, or contacting DATCP's Consumer Protection Hotline and requesting a complaint be sent to them.
- Completed complaints and copies of relevant documents should be mailed to:
DATCP Bureau of Consumer Protection
PO Box 8911
Madison, WI 53708-8911
- Hotline staff can schedule onsite appointments to assist consumers with submitting a complaint.
- Video tutorials on DATCP's website explain how to submit a complaint and what to expect afterwards.

RESOURCES

- **File a Consumer Complaint | DATCP**
https://datcp.wi.gov/Pages/Programs_Services/FileConsumerComplaint.aspx

24. LEARN MORE ABOUT DATCP

1 MIN

Facilitator Notes/Questions

SLIDE

Learn More About DATCP

REQUEST A PRESENTATION @ DATCPWI.GOV

- Common Scams & Fraud
- Identity Theft & Privacy Protection
- Landlord & Tenant - Rights & Responsibilities
- Safe Online Shopping
- Home Improvement Contracts
- Cryptocurrency
- Artificial Intelligence (AI) for Consumer Protection
- Consumer Protection for Young Adults
- Scams & Fraud Targeting Small Businesses
- Business Identity Theft
- And Many More!

WISCONSIN DEPARTMENT OF AGRICULTURE, TRADE AND CONSUMER PROTECTION

NARRATIVE

- DATCP runs social media accounts to keep consumers up to date on scams, consumer issues, and other topics the Department is involved in.
- DATCP offers free presentations on the topics listed here to community groups, organizations, and businesses all over Wisconsin. In-person or virtual options are available. Anyone can request a presentation at datcp.wi.gov.

25. THANK YOU

0.5 MIN

Facilitator Notes/Questions

SLIDE

Thank you !

Bureau of Consumer Protection - Division of Trade and Consumer Protection
(800) 422-7128 – DATCPHotline@Wisconsin.gov – datcp.wi.gov
WISCONSIN DEPARTMENT OF AGRICULTURE, TRADE AND CONSUMER PROTECTION (DATCP)

NARRATIVE

- Thank you.